

# Managing your water allocation account

Keeping track of your water allocation account ensures you receive the water you need exactly when you want it. There are a number of factors to consider, especially at the end of the water allocation cycle in June, to make sure you make the most of your options.

## Ensuring your water balance is positive

An overdrawn account means you cannot order water and you may also be liable for additional fees and charges, so it is important that you closely monitor your water balance throughout the year. This is easy to do by looking at your water account statement in MI CONNECT and, as long as you are ordering water correctly, your balance should be positive.

## What happens if my water allocation account is overdrawn?

An overdrawn water allocation account usually occurs when a customer has used more water than they have ordered. We will contact you when we become aware that your account is overdrawn so that you can rectify the issue. Customers are charged for any excess water used and may also incur additional fees for overdrawing their water allocation account, including for the market price of the water. For further information see the [Schedule of Fees](#) on our website.

An overdraft product is available to assist in end of year water allocation account management. The [MI Overdraft](#) enables customers to finish the current season by using some of their following year's water allocation. Fees and conditions apply.

## Factors influencing your water allocation account

Water that is available for you to use in your account is called water allocation. Using more water allocation than you have in your account will put your water balance into the negative. Water allocation may come from Government allocation announcements (called Available Water Determinations), water allocation you have traded in our out, MI allocation enhancements or carryover water.

**Available Water Determinations:** For customers who hold Water Entitlements, the NSW government makes regular water allocation announcements based on the water available and the type of Water Entitlement you own. Opening season announcements are made on 1 July and then generally on 1st and 15th of each month by NSW Department of Planning, Industry and Environment- Water.

[Click here](#) for the latest water allocation statement. This water is automatically transferred to your MI water allocation account and is available for use or trade in the water year, 1 July – 30 June.

**Allocation Trade:** Water allocation can be transferred from one account to another within a water year. Water allocation can be traded to another MI account holder or to a water licence holder outside of the MIA. This water is then credited to (or debited against) your water allocation account and your account balance is adjusted accordingly. [Click here](#) to access our trading forms.

**MI Allocation enhancements:** MI Allocation enhancements are issued from water efficiency savings to support productive agriculture in the region. Eligible irrigation customers automatically receive the allocation enhancement in their water allocation accounts.

**Carryover:** Customers with General Security water entitlements can carry over up to 30 percent of their water entitlements at the end of each water year (30 June). Unused allocation up to this amount will automatically transfer to your new year's water allocation account balance. It is important to remember that any amount above 30 percent is lost. Commercial carry over products are offered by some water brokers for customers with no or limited carry over provisions.

**Surplus Water events:** From time to time, generally following localised rainfall in our catchment, surplus water is made available for eligible customers. Any surplus water used will appear on your water allocation account statement. Surplus water is treated as additional allocation unless certain allocation conditions are reached. See our [Surplus Water Rules](#) for more details.

## Where can I get help managing my account?

Our Customer Service team is able to support you to fully understand your account and what you need to do to keep it up to date and ready to take advantage of water availability and match your business needs.

If you would like more information, or assistance managing your account, please contact us on 02 6962 0200.

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