



# Overdrawn accounts

## Fact sheet

The Natural Resources Access Regulator (NRAR) is an independent regulator established under the NSW *Natural Resources Access Regulator Act 2017*.

### Overdrawing your water account

If you take more water than that allowed by your water licence, your account becomes overdrawn. This means there is a negative balance in your account. That is against the law. Overdrawn accounts are a focus for NRAR.

We are monitoring compliance across NSW, developing educational resources, and engaging with water users to address the issue of overdrawn accounts.

Find out more about overdrawn accounts on our [website](#)<sup>1</sup>.

### Why it's important not to overdraw your account

Water accounts are like bank accounts. You can't take more out of them than you have in them.

When you overdraw your account, you:

- affect access to water for users downstream who have followed the rules
- breach the conditions of your water access licence and the *Water Management Act 2000*
- take water meant for the environment, negatively affecting water sources and dependent ecosystems.

### How to avoid overdrawing your account

Avoid overdrawing your account by making sure you have sufficient water balance in your account before taking it. Only take water in line with your licence and approval conditions.

### Manage your water account

We advise water access licence holders to register on the WaterNSW water accounting system (iWAS). iWAS allows you to order water, record meter readings and view your water account statement.

It is important you monitor and manage your water account to ensure it does not become overdrawn and go into a negative balance.

#### Overdrawn accounts at a glance



Know the rules – check the conditions on your water access licence and works approvals and make sure you comply.



Register or log in with [iWAS](#)<sup>2</sup> to manage your water account. Make sure to enter any outstanding meter reads or non-metered water take into iWAS to ensure your account has an accurate balance.



Plan ahead by purchasing water to avoid an overdrawn account.



Avoid the penalties that apply for overdrawn accounts.

# Know your licence and approval conditions

To take water from rivers, lakes and aquifers in NSW, you must apply for a water access licence unless you are exempt.

You must know the conditions on your water access licence and approval – they are the law.

Check the conditions of your licence and approvals via the [NSW Water Register](#)<sup>3</sup>.

## What happens if I overdraw my account?

We respond to potential breaches in several ways, including:

- giving you information to help you comply
- issuing stop work orders and directions
- applying cautions and fines
- prosecuting serious breaches.

Under the *Water Management Act 2000*, water users may be charged up to 5 times the value of water illegally taken.

1 <https://www.nrar.nsw.gov.au/overdrawn-accounts>

2 <https://www.waternsw.com.au/customer-service/ordering-trading-and-pricing/ordering/iwas>

3 <https://waterregister.waternsw.com.au/water-register-frame>

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## More information

To find out more about overdrawn accounts, scan the QR code below.

To contact NRAR, you can write to us at [nrar.enquiries@nrar.nsw.gov.au](mailto:nrar.enquiries@nrar.nsw.gov.au)

