

Debt Management & Legal Impacts

City Administrative Centre
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Shoalhaven Water has a staged debtor management process and in the interests of transparency, the following information is provided.

Customers should note that this information is a guide and may not be comprehensive to suit each situation.

The normal process for debt recovery of unpaid accounts is:

- Water Account issued with 28 day payment terms (interest will start to accrue on any outstanding amounts)
- Reminder Notice issued
- Overdue Notice issued
- Impending Water Flow Restriction advice provided
- Flow Restrictor Installed or Legal Action commenced or both

Shoalhaven Water may attempt to recover overdue amounts by a debt collection agency.

If legal action proceeds to Judgement:

A judgment remains on an Equifax credit report for five years, whether or not payment of the outstanding amount has occurred. Upon notifying Equifax of payment of a debt, that agency adds a notation to the judgment. Unfortunately, the notation may not be helpful when it comes to obtaining credit.

Credit reporting bodies include:

Equifax (formerly Veda Advantage)
www.equifax.com.au
Ph: 1300 762 207

***To have
restrictor
removed the
full debt is
required to be
paid including
a device
removal fee.***