

## Revenue - Debt Recovery Policy

**Policy Number:** POL16/119 • **Adopted:** 23/04/2008 • **Amended:** 13/12/2011, 7/05/2012, 23/06/2015, 21/7/2015, 15/08/2017 • **Reaffirmed:** 23/04/2013 • **Minute Number:** MIN13.363, MIN15.421, D15/211230, MIN17.701 • **File:** 31052E • **Produced By:** Finance Corporate & Community Services Group • **Review Date:** 1/12/2020

### 1. PURPOSE

The purpose of this policy is to ensure the Revenue Management Unit has clearly documented guidelines for the efficient and consistent collection of all outstanding property rate and debtor accounts. The objectives of this policy are:-

- To ensure consistency, fairness, integrity and confidentiality of all proceedings for all parties: Council, the ratepayer and the debtor.
- To fulfil the statutory requirements of the Local Government Act 1993 with respect to the recovery of rates, charges and other debts.
- To maximise collections of outstanding debts and to optimise Council's cash flow.

### 2. STATEMENT

This document is to be used as a guideline in administering Council's debt recovery procedures. The recovery of water, sewerage and overdue sundry debtor accounts issued by Shoalhaven Water are managed by Shoalhaven Water under the Shoalhaven Water Debtor Management Policy.

### 3. RATES PROVISIONS

#### 3.1. Rates and Charges Notice

The annual rates and charges notices are issued in July each year and are payable in four instalments on 31 August, 30 November, 28 February and 31 May. A rate notice or rate instalment notice is issued no less than 30 days before each instalment is due.

#### 3.2. Recovery Action (excluding Eligible Pensioners)

Seven (7) days after the due date has passed, any ratepayer who has outstanding rates and charges to the value of \$100 or more will be sent a 'Reminder letter' on Council letterhead from Council's Debt Recovery Agency. If payment is not received, or a satisfactory arrangement made, then all accounts with an outstanding balance exceeding the greater of \$600 or one (1) instalment overdue will be referred to Council's Debt Recovery Agency for further action.

### **3.3. Debt Recovery Agency Procedures (excluding Eligible Pensioners)**

The Debt Recovery Agency will, as soon as practicable after receipt of a referral from Council, issue a letter in relation to each overdue amount advising that Council has referred the debt to the agency for collection and that payment is required within seven (7) days, otherwise legal action will be commenced. The letter is to specify the minimum amount in legal costs that will be added to the ratepayer's rate assessment, if legal action is commenced. Following the expiration of the seven (7) days, the Debt Recovery Agency will issue a statement of liquidated claim. Following the statutory period after service of the statement of liquidated claim, the Debt Recovery Agency will obtain judgment and then take the necessary proceedings to recover the debt, including issuing writs of execution and garnishee orders.

### **3.4. Recovery Action for Pensioners Who Became Eligible after 1 July 2015**

Recovery action in the form of an initial Reminder letter will be sent to any pensioner with arrears exceeding \$100, seven (7) days after the instalment falls due. Fourteen (14) days after the instalment falls due, a second Reminder letter will be sent to any pensioner who has not responded to the initial Reminder notice. Further action will then involve the issue of a Final Notice, seven (7) days after the second Reminder notice, to any eligible pensioner who has arrears exceeding the greater of \$600 or one (1) instalment overdue. The Final Notice will specify the minimum amount of legal costs that may be added to the ratepayer's rate assessment, if legal action is commenced. If no response is received within seven (7) days from the Final Notice, a report will be submitted to Council detailing arrears of rates and charges and requesting permission for a Statement of Liquidated Claim to be issued. Only on approval from Council will a Statement of Liquidated Claim be permitted. Once approved by Council, subsequent legal action will continue as recommended by Council's Debt Recovery Agency, if approved by the Revenue Management Supervisor.

### **3.5. Recovery Action for Pensioners Who Became Eligible prior to 1 July 2015**

As per Council's Policy Revenue – Pensioner Rates and Charges – Arrears and Interest, Council will not institute legal action to recover rates and charges from eligible pensioners, except where rates and charges are outstanding for a period of seventeen (17) years, at which time Council will commence action to secure outstanding rates and charges. Such action to secure overdue rates and charges will include the issuing of a Statement of Claim followed by Judgment.

### **3.6. Arrangements to Pay Rates and Charges**

Any ratepayer may enter into an arrangement to repay rates and charges with Council, or with Council's Debt Recovery Agency, provided the arrangement will have rates and charges paid in full within twelve (12) months. Normal interest charges apply to arrangements unless interest is to be written off under Section 564 of the Local Government Act 1993 and Council's Revenue – Hardship Policy. Council's Debt Recovery Officer may enter into a longer term repayment arrangement, if, in that Officer's opinion, a ratepayer's current financial circumstances warrant this. A ratepayer dissatisfied with a decision of the Debt Recovery Officer may have that decision reviewed by the Revenue Management Supervisor. Ratepayers are to be advised at the time of making a payment arrangement that, if an arrangement is defaulted, recovery action will recommence without further notice. All arrangements made with Council must be on Council's prescribed form and must be signed by the ratepayer.

### **3.7. Debt Recovery Against Deceased Estates**

Once Council has been advised, in writing, that a person is deceased, a memo will be placed on the Council's Rating System and Council will defer action for six (6) months. In some

instances, the estate will be transferred to the Executors, without Council's knowledge, and, in such a case, any legal fees already raised will be waived.

## **4. ACCOUNTS RECEIVABLE PROVISIONS**

### **4.1. Accounts Receivable Invoices**

Accounts Receivable invoices are issued daily throughout the year. Payment terms are thirty (30) days from invoice date, with the exception of invoices raised to Shoalhaven Entertainment Centre accounts, which have payment terms of seven (7) days.

### **4.2. Recovery Action**

(Excluding Water and Sewerage related accounts, which are managed by Shoalhaven Water under the Shoalhaven Water Debtor Management Policy.)

### **Pensioners with a Property Related Debt**

Pensioners with a Property Related Debt will be subject to the same treatment as per sections 3.4 or 3.5 of this policy.

### **All accounts except Caravan and Food Shop Accounts**

Seven (7) days after the due date has passed, Council will send a 'Reminder letter' to all debtors with an outstanding account balance of \$10 or more. If payment is not received seven (7) days after the reminder letter has been sent, Council will send a 'Final Reminder letter' to all accounts with an outstanding balance exceeding \$100. If payment is not received or a satisfactory arrangement made seven (7) days after the Final Reminder letter has been sent, these accounts will be referred to Council's Debt Recovery Agency for further action. For all accounts with an outstanding balance under \$100, Council will contact the debtor via telephone to recover the debt.

### **Caravan Accounts**

Seven (7) days after the due date (thirty (30) days from invoice date), Council will send a 'Holiday Haven Reminder Letter' to all van owners with an overdue balance greater than \$100. For accounts with an overdue balance between \$10 and \$100, Council will send a 'Reminder letter'. Fourteen (14) days after the Holiday Haven Reminder letter has been sent and no payment received or satisfactory arrangement made, Council will issue a 'Late Fee invoice' to all van owners with an overdue balance greater than \$300. If payment is not received or a satisfactory arrangement made seven (7) days after the Late Fee invoice has been sent, then those accounts will be referred to Council's Debt Recovery Agency for further action.

### **Food Shop Accounts**

Seven (7) days after the due date has passed, Council will send a 'Reminder letter' to all debtors with an outstanding account balance of \$10 or more. If payment is not received seven (7) days after the Reminder letter has been sent, Council will send a 'Final Reminder letter' to all accounts with an outstanding balance exceeding \$100. If payment is not received or a satisfactory arrangement made seven (7) days after the Final Reminder letter has been sent, these accounts will be referred to Council's Debt Recovery Agency for further action.

## **5. DELEGATION TO WAIVE OR WRITE-OFF INTEREST OR LEGAL FEES**

Ratepayers and debtors may have interest or legal fees waived or written-off where the reason, although not related to financial hardship, is considered reasonable. The request for

the waiver or writing-off of interest or legal fees must be in writing and clearly state the reason the application is to be considered. The following items will not be considered when reviewing an application for interest or legal fees to be waived or written-off:-

- Mere oversight of due date for payment.
- Failure to contact Council prior to the due date to advise of financial difficulties.
- Previous arrangement being defaulted.
- Previous history of late payments.
- Lack of communication from ratepayer or debtor to alter contact mail address.

The Chief Financial Officer has authority to approve the waiving of interest or legal fees.

Delegated Council staff have the authority to write-off amounts up to \$4,000. Amounts greater than \$4,000 can only be written-off by resolution of Council in accordance with Council Policy – Rates and Other Monies – Delegation of Authority to Write Off.

## **6. RIGHT OF APPEAL**

A decision made by the Revenue Management Unit can be appealed by the applicant by making a formal written request to the General Manager for review of the decision.

## **7. PRIVACY OF INFORMATION**

Personal information collected as a consequence of this policy will only be used for the purpose intended and will not be used for any other purpose or disclosed to any other person unless required by law to do so or authorised to do so by the person to whom that personal information relates.

## **8. IMPLEMENTATION**

The Finance Corporate & Community Services Group will administer this policy.

## **9. REVIEW**

The Finance Corporate & Community Services Group will review this Policy within one year of the election of every new council or earlier should circumstances arise to warrant revision.

## **10. APPLICATION OF ESD PRINCIPLES**

Not Applicable

## **11. RELATED POLICIES**

- Revenue - Pensioner Rates and Charges – Arrears and Interest
- Revenue - Overdue Interest Rate
- Rates and Other Monies – Delegation of Authority to Write Off
- Revenue - Hardship Policy

## **12. ATTACHMENTS**

- Council Agreement to Pay Rates and Charges
- General Ratepayer Reminder Letter sent by Recoveries & Reconstruction on Council letterhead
- General Ratepayer Letter of Demand sent by Recoveries & Reconstruction on their letterhead
- Eligible Pensioner after 1/7/2015 Reminder Notice – 1 & 2 sent by Council on Council letterhead
- Eligible Pensioner after 1/7/2015 Final Notice sent by Council on Council letterhead
- Debtors Arrangement Form
- Hardship Application – Kerb & Gutter Form
- Standard Debtor Reminder Letter
- Standard Debtor Final Reminder Letter
- Waste Tipping Restriction Letter
- Standard Caravan Reminder Letter
- Debtors Payment Arrangement Form



## Agreement to Pay Rates & Charges

Finance Corporate & Community Services

City Administrative Centre Bridge Road, Nowra, NSW, Australia, 2541  
 Address all correspondence to: The General Manager, PO Box 42, Nowra, NSW, Australia, 2541 | DX 5323 Nowra  
 council@shoalhaven.nsw.gov.au | www.shoalhaven.nsw.gov.au | Phone: (02) 4429 3111 | Fax: (02) 4422 1816

### 1 Applicant

Given name(s): \_\_\_\_\_  
 Surname: \_\_\_\_\_  
 Business or Company Name (If applicable): \_\_\_\_\_  
 \_\_\_\_\_  
 Position Held (If applicable): \_\_\_\_\_  
 Residential Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Suburb: \_\_\_\_\_ Postcode: \_\_\_\_\_  
 Postal Address (if differs from residential): \_\_\_\_\_  
 \_\_\_\_\_  
 Suburb: \_\_\_\_\_ Postcode: \_\_\_\_\_  
 Phone: \_\_\_\_\_ Mobile: \_\_\_\_\_  
 Email: \_\_\_\_\_

### 2 Property Details

Property Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Suburb: \_\_\_\_\_ Postcode: \_\_\_\_\_  
 Lot: \_\_\_\_\_ DP: \_\_\_\_\_  
 Assessment No: \_\_\_\_\_

### 3 Terms of Agreement

Council appreciates that some ratepayers, due to unforeseen circumstances, cannot pay the rates and charges by the due dates shown on their rate notice and will accept agreements to pay the account as per arrangements shown below.

- (1) Daily interest will be charged on all overdue rates and charges. (Sec 568 Local Government Act 1993)
- (2) Payments are not to be missed or decreased without Council's prior agreement. Failure to maintain Council's agreement could result in immediate legal action being taken to recover the debt.
- (3) Council will only reply to you if the proposed amount requires further negotiation.
- (4) Other repayment agreements will be considered provided the particulars are submitted in writing to Council.
- (5) All agreements will be subject to periodic review by Council.

### 4 Arrangement Details (please tick box for most suitable arrangement)

Pay the amount outstanding as of today's date by weekly / fortnightly / monthly payments of \$ \_\_\_\_\_

Commencing \_\_\_\_\_ and all future instalments as they become due.

Commencing \_\_\_\_\_ to cover the remainder of the current rating period.

**or**

I require an extension of time to pay the current outstanding rates and charges as of today's date until

Date \_\_\_\_\_

Reason for Extension \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

### 5 Declaration

I understand that daily interest charges will apply to overdue rates until paid in full and, provided I abide by the terms of the agreement, no legal action will be taken by Council.

\_\_\_\_\_  
(Date) \_\_\_\_ / \_\_\_\_ / \_\_\_\_

(Signature of Applicant)

Privacy Notification: the information requested on this form is being collected by Shoalhaven City Council on behalf of the property owner for the purposes stated on the application. The information will be used solely by Council staff and other parties as nominated by the property owner for the purpose mentioned or a directly related purpose. The applicant understands that this information is provided on a voluntary basis and they may apply to Council for access or amendment of the information at any time.

**This form may be published on Council's website in accordance with Government Information (Public Access) Act 2009**

**OFFICE USE ONLY**

Form Number: 611	Issue Date: 01/2017
Version Number: 3	Next Review date: 01/2019



**GENERAL REMINDER ON COUNCIL LETTERHEAD, SIGNED BY COUNCIL STAFF**

Mr Sample  
00 Sample St  
Sample Town

Ref: [assessment number]

Dear Sir/Madam

**RATES & CHARGES REMINDER NOTICE**  
**Property Address: [insert property address]**

Council records indicate that your rate account has an overdue balance of \$xxx.xx

If the account has simply been overlooked, your prompt attention would be appreciated.

If, due to circumstances, you are not in a position to pay the account at this time due to personal or financial hardship, you are urged to contact Council's authorised agent to discuss your payment options and/or an arrangement plan.

**Recoveries & Reconstruction (Aust.) Pty Ltd**  
**PLEASE CALL (02) 9330-9000**

This balance overdue is attracting interest at a rate of [insert interest rate]% per annum, simple interest calculated on a daily basis.

If you have already made a payment or just commenced an arrangement to pay your rates and charges within the past few days, please disregard this letter.

Yours faithfully

**Revenue Management Supervisor**  
[insert date]

**GENERAL REMINDER ON AGENTS LETTERHEAD, SIGNED BY AGENTS MANAGER**

Mr Sample  
00 Sample St  
Sample Town

[insert date]

Dear Sir/Madam

**Shoalhaven City Council – Land Rates and Charges**

**Property Address:** [insert property address]

**Assessment Number:** [insert assessment number]

**Amount:** \$xxx.xx

**FINAL DEMAND**

We act on behalf of Shoalhaven City Council (“Council”) who have instructed us that the above overdue land rates and charges remain unpaid.

We request that payment be forwarded to Council by no later than [insert date] using the payment methods outlined in your Council Rates and Charges notice.

Council has instructed us to advise that, if the above amount is not paid in full to Council by [insert date], then Council intends to instruct our legal division to commence legal action against you and, if required, to seek orders from the court to recover from you all costs associated with issuing the legal action, which in the first instance is a minimum of **\$xxx.xx**

**All payments by cheque or money order should be made payable to Shoalhaven City Council and sent to:**

**Shoalhaven City Council  
PO Box 42  
Nowra NSW 2541**

If payment was made prior to [insert date], please disregard this notice.

All requests for instalment arrangements should be discussed with Recoveries & Reconstruction (Aust.) Pty Ltd on **02 9330 9000**. Council has empowered us to act on its behalf in making arrangements to pay be instalments.

Yours faithfully

**Recoveries & Reconstruction (Aust.) Pty Ltd**

**INITIAL PENSIONER REMINDER ON COUNCIL LETTERHEAD, SIGNED BY COUNCIL STAFF**

Mr Sample  
00 Sample St  
Sample Town

Ref: [assessment number]

Dear Sir/Madam

**RATES & CHARGES REMINDER NOTICE**  
**Property Address: [insert property address]**

Council records indicate that your rate account has an overdue balance of \$xxx.xx

If the account has simply been overlooked, your prompt attention would be appreciated.

If, due to circumstances, you are not in a position to pay the account at this time due to personal or financial hardship, you are urged to contact Council to discuss your payment options and/or an arrangement plan.

**Council's Rates Customer Service**  
**PLEASE CALL (02) 4429 3210**

This balance overdue is attracting interest at a rate of [insert interest rate]% per annum, simple interest calculated on a daily basis.

If you have already made a payment or just commenced an arrangement to pay your rates and charges within the past few days, please disregard this letter.

Yours faithfully

**Revenue Management Supervisor**  
[insert date]

**2nd PENSIONER REMINDER ON COUNCIL LETTERHEAD, SIGNED BY COUNCIL STAFF**

Mr Sample  
00 Sample St  
Sample Town

Ref: [assessment number]

Dear Sir/Madam

**RATES & CHARGES REMINDER NOTICE**  
**Property Address: [insert property address]**

Council forwarded you a Reminder letter on [insert date] however our records indicate that your rate account remains overdue with a balance of \$xxx.xx

If the account has simply been overlooked, your prompt attention would be appreciated.

If, due to circumstances, you are not in a position to pay the account at this time due to personal or financial hardship, you are urged to contact Council to discuss your payment options and/or an arrangement plan.

**Council's Rates Customer Service**  
**PLEASE CALL (02) 4429 3210**

This balance overdue is attracting interest at a rate of [insert interest rate]% per annum, simple interest calculated on a daily basis.

If you have already made a payment or just commenced an arrangement to pay your rates and charges within the past few days, please disregard this letter.

Please do not ignore this letter as further action may lead to debt recovery action being taken.

Yours faithfully

**Revenue Management Supervisor**  
[inset date]

**PENSIONER FINAL NOTICE ON COUNCIL LETTERHEAD, SIGNED BY COUNCIL STAFF**

Mr Sample  
00 Sample St  
Sample Town

Ref: [assessment number]

Dear Sir/Madam

**RATES & CHARGES FINAL NOTICE**  
**Property Address: [insert property address]**

Council has previously forwarded two Reminder notices to you advising you that your rate account currently has an overdue balance owing of \$xxx.xx

If, due to circumstances, you are not in a position to pay the account at this time due to personal or financial hardship, you are urged to contact Council to discuss your payment options and/or an arrangement plan. Please do not ignore this notice.

**Council's Rates Customer Service**  
**PLEASE CALL (02) 4429 3210**

This balance overdue is attracting interest at a rate of [insert interest rate]% per annum, simple interest calculated on a daily basis.

We request that payment be forwarded to Council by no later than [insert date] using the payment methods outlined in your Council Rates and Charges notice. If paying by cheque or postal order please make payable to Shoalhaven City Council and send to:

Shoalhaven City Council  
PO Box 42  
Nowra NSW 2541

Should payment not be received, or a suitable arrangement made, your account may be referred to a Council meeting for permission to commence legal action through Council's Debt Recovery Agency. Should this occur, costs associated with issuing legal action will be raised against your account. The initial cost of the legal action will be a minimum of \$xxx.xx

If you have already made a payment or just commenced an arrangement to pay your rates and charges within the past few days, please disregard this letter.

Yours faithfully

**Revenue Management Supervisor**  
[insert date]

**STANDARD DEBTOR REMINDER LETTER, SIGNED BY COUNCIL STAFF**

**Account Number: «ACCOUNTCODE»**

Enquiries: «Staff Name»

Phone: (02) 4429 3323

[insert date]

**REMINDER**

«ADDRESS1»  
«ADDRESS2»  
«ADDRESS3»  
«ADDRESS4»

Re: «Classification»

<b>INV DATE</b>	<b>INV NUMBER</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
«TableStart:DetailTable»«INV DATE»	«INVNO»	«INVDESC»	«INVAMOUNT» «TableEnd:DetailTable»
			<b>Balance:\$ «TOTAL_AMOUNT_OWING»</b>

Council records indicate that the above invoice/s are overdue.

If the account has simply been overlooked, your prompt attention would be appreciated.

Council requests that you pay the overdue balance within seven (7) days.

If you are experiencing difficulties paying this account at this time, you are urged to contact Council to discuss your payment options and/or an arrangement plan.

If you have already made a payment or just commenced an arrangement to pay this account within the past few days, please disregard this letter.

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**Payment Methods: (For all methods, please use Reference Number: 3xxxxxxx)**  
Council Cashier: Cash, Cheque, EFTPOS, Credit Card.  
Bpay: Biller Code 4366.  
Phone Credit Card: Phone 1300 651 934 and select Option 3.  
*N.B. All Credit Card payments attract a Service Fee (which includes G.S.T.).*

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**Revenue Management Supervisor**

**STANDARD DEBTOR FINAL REMINDER LETTER, SIGNED BY COUNCIL STAFF**

**Account Number: «ACCOUNTCODE»**

Enquiries: «Staff Name»

Phone: (02) 4429 3323

[insert date]

**FINAL REMINDER**

«ADDRESS1»

«ADDRESS2»

«ADDRESS3»

«ADDRESS4»

**Re: «Classification»**

**Balance: \$ «TOTAL\_AMOUNT\_OWING»**

Council wishes to advise that your account remains overdue even though a Reminder letter was sent to you.

Council requests that you either:

1 – Pay this overdue account within seven (7) days of the date of this letter

Or

2 – Contact the Accounts Receivable Department within seven (7) days of the date of this letter to negotiate an acceptable payment schedule.

If you have not acted within this seven (7) day period, no further notice will be given and your account will be referred to Council's authorised Debt Recovery Agency for further action.

Once your account has been referred to the Debt Recovery Agency all correspondence is to be referred to them.

Council requires you to give this matter your immediate attention.

If payment was made prior to the date shown on this letter, please disregard this notice.

**Revenue Management Supervisor**

**Account Number: «ACCOUNTCODE»**

Enquiries: «Staff Name»

Phone: (02) 4429 3323

[insert date]

## FINAL REMINDER

### Transaction Detail

«ADDRESS1»  
«ADDRESS2»  
«ADDRESS3»  
«ADDRESS4»

Re: «Classification»

INV DATE	INV NUMBER	DESCRIPTION	AMOUNT
«TableStart:DetailTable» «INV DATE»	«INVNO»	«INVDESC»	«INVAMOUNT» «TableEnd:DetailTable»
			<b>Balance:\$ «TOTAL_AMOUNT_OWING»</b>

**Payment Methods: (For all methods, please use Reference Number: 3xxxxxxx)**

Council Cashier: Cash, Cheque, EFTPOS, Credit Card.

Bpay: Biller Code 4366.

Phone Credit Card: Phone 1300 651 934 and select Option 3.

*N.B. All Credit Card payments attract a Service Fee (which includes G.S.T.).*

**STANDARD RESTRICTION LETTER, SIGNED BY COUNCIL STAFF**

**Account Number: «ACCOUNTCODE»**

Enquiries: «Staff Name»

Phone: (02) 4429 XXXX

[insert date]

**FINAL REMINDER**

«ADDRESS1»

«ADDRESS2»

«ADDRESS3»

«ADDRESS4»

Re: Waste Tipping

**Balance: \$ «TOTAL\_AMOUNT\_OWING»**

Council wishes to advise that your account remains overdue even though a Reminder letter was sent to you.

Council requests that you either:

1 – Pay this overdue account within seven (7) days of the date of this letter

Or

2 – Contact the Accounts Receivable Department within seven (7) days of the date of this letter to negotiate an acceptable payment schedule.

If you have not acted within this seven (7) day period, no further notice will be given and your account will be referred to Council's Debt Recovery Agency for further action.

Once your account has been referred to the Debt Recovery Agency all correspondence is to be referred to them.

**Please Note:** As from the date of this letter, your waste account tipping card has been restricted from use of Council's Waste Depots. The restriction will remain in place until payment has been received in full.

Council requires you to give this matter your immediate attention.

If payment was made prior to the date shown on this letter, please disregard this notice.

**Revenue Management Supervisor**

**Account Number: «ACCOUNTCODE»**

Enquiries: «Staff Name»

Phone: (02) 4429 XXXX

[insert date]

## FINAL REMINDER

### Transaction Detail

«ADDRESS1»  
«ADDRESS2»  
«ADDRESS3»  
«ADDRESS4»

Re: Waste Tipping

INV DATE	INV NUMBER	DESCRIPTION	AMOUNT
«TableStart:DetailTable»«INV DATE»	«INVNO»	«INVDESC»	«INVAMOUNT»
			«TableEnd:DetailTable»
<b>Balance:\$</b>			<b>«TOTAL_AMOUNT_OWING»</b>

**Payment Methods:** (For all methods, please use Reference Number: 3xxxxxxx)  
Council Cashier: Cash, Cheque, EFTPOS, Credit Card.  
Bpay: Biller Code 4366.  
Phone Credit Card: Phone 1300 651 934 and select Option 3.  
*N.B. All Credit Card payments attract a Service Fee (which includes G.S.T.).*

**STANDARD CARAVAN REMINDER LETTER, SIGNED BY COUNCIL STAFF**

**Account Number: «ACCOUNTCODE»**

Enquiries: «Staff Name»

Phone: (02) 4429 XXXX

[insert date]

**REMINDER**

«ADDRESS1»  
«ADDRESS2»  
«ADDRESS3»  
«ADDRESS4»

Re: Caravan Storage/Electricity

<b>INV DATE</b>	<b>INV NUMBER</b>	<b>DESCRIPTION</b>	<b>AMOUNT</b>
«TableStart:DetailTable»«INVDATE»	«INVNO»	«INVDESC»	«INVAMOUNT» «TableEnd:DetailTable»
			<b>Balance:\$ «TOTAL_AMOUNT_OWING»</b>

Council records indicate that the above invoice/s are overdue.

If the account has simply been overlooked, your prompt attention would be appreciated.

Council advises if the outstanding fees are not paid in full within fourteen (14) days from the date of this letter, a maximum late fee of \$110.00 may be added to your account. You may also be issued with a Notice of Termination in regard to the occupancy of your site. Your account may then be referred to Council's Debt Recovery Agency for further action regarding the outstanding fees.

If you are not in a position to pay the account at this time due to personal or financial hardship, you are urged to contact Council to discuss your payment options and/or an arrangement plan.

If you have already made a payment or just commenced an arrangement to pay this account within the past few days, please disregard this letter.

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**Payment Methods: (For all methods, please use Reference Number: 3xxxxxxx)**

Council Cashier: Cash, Cheque, EFTPOS, Credit Card.

Bpay: Biller Code 4366.

Phone Credit Card: Phone 1300 651 934 and select Option 3.

*N.B. All Credit Card payments attract a Service Fee (which includes G.S.T.).*

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**Kevin Sullivan**  
**Tourist Parks Manager**



## Debtors Payment Agreement

Finance Corporate & Community Services

City Administrative Centre Bridge Road, Nowra, NSW, Australia, 2541

Address all correspondence to: The General Manager, PO Box 42, Nowra, NSW, Australia, 2541 | DX 5323 Nowra  
 council@shoalhaven.nsw.gov.au | www.shoalhaven.nsw.gov.au | Phone: (02) 4429 3111 | Fax: (02) 4422 1816

### 1 Applicant

Name: \_\_\_\_\_

Residential Address: \_\_\_\_\_

Suburb: \_\_\_\_\_ Postcode: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Suburb: \_\_\_\_\_ Postcode: \_\_\_\_\_

Phone (H): \_\_\_\_\_ Work (H): \_\_\_\_\_ Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

Debtor Account Number: \_\_\_\_\_

Debt Amount: \$ \_\_\_\_\_

Type of Debt (Caravan, Kerb & Gutter, Waste etc): \_\_\_\_\_

Council appreciates that some debtors, due to unforeseen circumstances, cannot pay the outstanding charges by the due dates shown on the invoice and will accept agreements to pay the account on a regular basis.

### 2 Terms of Agreement

- 1 Regular payments are NOT to be missed or decreased without Council's Prior Agreement. Failure to maintain Council's agreement could result in immediate legal action being taken to recover the debt.
- 2 Council will only reply to you if the proposed payment schedule requires further negotiation
- 3 Other payment agreements will be considered provided the particulars are submitted in writing to council
- 4 All Agreements will be subject to periodical review by Council

I \_\_\_\_\_  
 hereby make application to pay the amount of \$ \_\_\_\_\_ weekly/fortnightly/Monthly,  
 commencing from (Date) \_\_\_\_/\_\_\_\_/\_\_\_\_.

OR

I require an extension of time to pay the outstanding debt as of today's date until: (Date) \_\_\_\_/\_\_\_\_/\_\_\_\_.

Reason for Extension \_\_\_\_\_

I understand that provided I abide by the Terms of the Agreement, no legal action will be taken by Council.

\_\_\_\_\_  
 (Signature of Applicant) \_\_\_\_\_ (Date) \_\_\_\_/\_\_\_\_/\_\_\_\_

Privacy Notification: The information will be used solely by Council staff for the purpose mentioned or a directly related purpose. The applicant understands that this information is provided on voluntary basis and they may apply to Council for access or amendment of the information at any time.

#### OFFICE USE ONLY

	Debtors Payment Agreement	Debt Recovery Officer	
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