

## YOUR RIGHTS

You have a right not to be harassed even if you are being pursued for debt.

If your dispute is with a credit provider and you are experiencing financial hardship, call the credit provider or lodge with the Australian Financial Complaints Authority (AFCA), asking for a 'hardship variation'.

Debt collectors and companies must comply with the Australian Securities and Investments Commission (ASIC)/Australian Competition and Consumer Commission (ACCC) Debt Collection Guidelines. You can complain to ASIC or ACCC about a company or debt collector who is harassing or intimidating you in relation to a debt.

**Remember, in NSW no one goes to prison just for owing money.**



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This publication is a general guide to the law. You should not rely on it as legal advice, and we recommend that you talk to a lawyer about your situation.

The information is correct at the time of printing. However it may change. For more information contact us on **1300 888 529**.

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### Do you need help to contact us?

If you need an interpreter, call the Translating and Interpreting Service (TIS National) on **131 450** (9am – 5pm) and ask for LawAccess NSW.

If you find it hard to hear or speak, call the National Relay Service (NRS) on **133 677** and ask for LawAccess NSW or visit [www.relayservice.gov.au](http://www.relayservice.gov.au)



If you owe someone money, you should do something about it.

## The centres and services listed below give free help.

### Legal Aid NSW

To get legal help call us on **1300 888 529** or visit us at [www.lawaccess.nsw.gov.au](http://www.lawaccess.nsw.gov.au)

**LawAssist** explains Local Court procedures as well as alternatives to court. Visit [www.lawaccess.nsw.gov.au/lawassist](http://www.lawaccess.nsw.gov.au/lawassist)

**Financial Rights Legal Centre** specialises in credit and debt matters. For legal advice call the Legal Advice Line on **1800 844 949** or visit [financialrights.org.au](http://financialrights.org.au)

**Insurance Law Service** provides advice on insurance disputes. Call **1300 663 464** or visit [insurancelaw.org.au](http://insurancelaw.org.au)

**Community Legal Centres** provide free legal services. To find your nearest centre call **9212 7333** or visit [www.clcnsw.org.au](http://www.clcnsw.org.au)

**Financial Counsellors** provide assistance with debt problems. To find your nearest financial counsellor call the **National Debt Helpline** on **1800 007 007** or visit [www.ndh.org.au](http://www.ndh.org.au)

### EXTERNAL DISPUTE RESOLUTION SCHEMES

**Australian Financial Complaints Authority (AFCA)** provides consumers and small businesses with fair, free and independent dispute resolution for financial complaints. Call **1800 931 678** or visit [www.afca.org.au](http://www.afca.org.au)

**Energy and Water Ombudsman** provides a free, fair and independent dispute resolution service for all electricity and gas customers, and some water customers, in New South Wales. Call **1800 246 545** or visit [www.ewon.com.au](http://www.ewon.com.au)

**Telecommunications Industry Ombudsman** provides an independent dispute resolution service for telephone and internet complaints. Call **1800 062 058** or visit [www.tio.com.au](http://www.tio.com.au)

## Legal Aid NSW offices

For the nearest Legal Aid NSW office visit [www.legalaid.nsw.gov.au](http://www.legalaid.nsw.gov.au) or ring LawAccess NSW on **1300 888 529**

Central Sydney	Parramatta	Newcastle
323 Castlereagh St Sydney NSW 2000 PO Box K847 HAYMARKET NSW 1238 Tel: 9891 1600 TTY: 9219 5126	<b>Civil &amp; Family Law</b> Level 4, 128 Marsden St PARRAMATTA 2150 <b>Criminal Law</b> Parramatta Justice Precinct Level 1, 160 Marsden St PARRAMATTA 2150	<b>Criminal Law</b> Level 3, 400 Hunter St NEWCASTLE 2300 Tel: 4929 5482
<b>METROPOLITAN OFFICES</b>	<b>Parramatta</b>	<b>Civil &amp; Family Law</b>
<b>Bankstown</b> Level 7, Civic Tower, 66-72 Rickard Road BANKSTOWN 2200 Tel: 9707 4555	<b>Criminal Law</b> Parramatta Justice Precinct Level 2 51-55 Bolton St NEWCASTLE 2300 Tel: 4929 5482	<b>Level 2</b> Level 2 59 Berry St NOWRA 2541 Tel: 8688 3800 TTY: 9687 7538
<b>Blacktown</b> Suite 36-37 'Kildare Court' Level 2 13-17 Kildare Rd BLACKTOWN 2148 Tel: 9621 4800	<b>Penrith</b> Level 4, 2-6 Station St PENRITH 2750 Tel: 4732 3077	<b>Nowra</b> Level 2 59 Berry St NOWRA 2541 Tel: 4422 4351
<b>Burwood</b> Level 4 74-76 Burwood Rd BURWOOD 2134 Tel: 9747 6155 TTY: 9747 0214	<b>Sutherland</b> Ground floor 3-5 Stapleton Ave SUTHERLAND 2232 Tel: 9521 3733	<b>Orange</b> Suite 4 95 Byng St ORANGE 2800 Tel: 6362 8022
<b>Campbelltown</b> Suite 1 Level 4 171-179 Queen St CAMPBELLTOWN 2560 Tel: 4628 2922	<b>Regional Offices</b>	<b>Port Macquarie</b> 107 William Street Port Macquarie 2444 Tel: 02 55251600
<b>Fairfield</b> Suite 1 Level 2 25 Smart St FAIRFIELD 2165 Tel: 9727 3777	<b>Coffs Harbour</b> 41 Little St COFFS HARBOUR 2450 Tel: 6766 6322	<b>Tamworth</b> Level 1 424-426 Peel St TAMWORTH 2340 Tel: 6921 6588
<b>Gosford</b> 92-100 Donnison St GOSFORD 2250 Tel: 4324 5611	<b>Riverina Albury</b> Suite 1a, Level 1, 520 Swift St Albury 2640 Tel: 6921 6588	<b>Riverina Wagga Wagga</b> Ground floor 74-76 Fitzmaurice St WAGGA WAGGA 2650 Tel: 6921 6588
<b>Liverpool</b> Level 4 Interdell Centre 47 Scott St LIVERPOOL 2170 Tel: 9601 1200	<b>Lismore</b> Suite 6 Level 4 29 Molesworth St LISMORE 2480 Tel: 6621 2082	<b>Wollongong</b> Ground floor 73 Church St WOLLONGONG 2500 Tel: 4228 8299

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## Are you being squeezed for a debt?



Even if you don't agree how much you owe or don't think you owe the money, you should do something.

This brochure explains some of the legal steps to take if you are in dispute about amounts under \$100,000.

# Debt and the court process—what are your options?

You can use external dispute resolution right up until the court's decision.

