

Are you chasing somebody for payment of services you have provided, or money owed under a loan agreement?

If you are getting nowhere, depending on the amount owed to you, you can commence debt recovery proceedings in the Small Claims Division of the Local Court by filing a document called a "Statement of Claim". If the debtor fails to file a defence to the claim or ignores the claim entirely, the Local Court will record a default judgment against them and you will then be entitled to pursue enforcement options such as an examination order, garnishee order or writ for the levy of property.

Be warned though – there are costs involved with debt recovery proceedings, and while these get added to the amount in question, it is not uncommon for the debtor to avoid paying in any way they can, including by changing their address or opening different bank accounts.



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FAMILY LAW | CRIMINAL & TRAFFIC LAW | ESTATE PLANNING

**Your local
and trusted
law firm**

E info@medcalflegal.com.au

P (02) 4033 2182 M 0402 424 058

58 Ferodale Road, Medowie NSW 2318

www.medcalflegal.com.au

