

IGNORING THIS NOTICE

If you do not owe this debt, you can ignore this notice. You may wish to seek independent legal or financial counselling advice before deciding what to do.

If you ignore this notice the sender may file a claim against you in the Magistrates Court and if you lose the case you will have to pay the debt and in addition you may have to pay extra costs. A court judgment against you may have a bad effect on your credit rating.

OPTIONS FOR PAYMENT/SETTLEMENT OF THE CLAIM

- If you owe the full amount claimed, pay it to the Sender within 21 days. **Do not send money to Court.**
- If you cannot afford to pay the amount in full, try to arrange instalment payments with the Sender. You can use an Enforceable Payment Agreement (EPA) where in return for you acknowledging the debt and making payments, the Sender (creditor) agrees not to commence a formal claim, nor to report the debt to credit referencing agencies. You can obtain these from court offices. Keep a record of payments made.
- Negotiate with the Sender for more time to pay in full. If the Sender will not discuss time to pay the debt you can save costs by serving a Form 1C Notice of Willingness to Consent to Judgment on the Sender. Keep a copy.
- The Sender is not entitled to debt collecting costs unless you agreed to pay them in your credit or other agreement for goods or services supplied.
- If you agree there is a debt owed but disagree with the amount claimed, try to negotiate with the Sender. If the Sender agrees, you can use the free mediation service (see below).
- If you owe some of the money you could pay that to reduce the amount in dispute.

MEDIATION SERVICES

- Court mediation is a free alternative way of resolving a dispute other than by court processes leading to a court trial. Court mediation can only take place if you have this final notice and both parties agree. Mediation SA is another free mediation service. For further information Mediation SA can be contacted on (08) 8350 0376. You can use other mediation services (charges may apply).
- A number of independent **court experts** are available to provide an opinion on technical issues. Legal advice is not available from the court but an appointment can be made at the legal advice clinic for small claims at the Adelaide Magistrates Court.
- For further information about mediation or court experts contact the Mediation Unit on 8204 8453 / 8204 0668 or email: mediation@courts.sa.gov.au.

Or contact the Call Centre on 8204 2444 or your local Registry if you are in a regional area

Berri	(08) 8595 2060	Port Lincoln	(08) 8688 3060
Mt Barker	(08) 8391 0255	Port Pirie	(08) 8638 4901
Mt Gambier	(08) 8735 1060	Tanunda	(08) 8563 2026
Murray Bridge	(08) 8535 6060	Whyalla	(08) 8648 8120
Port Augusta	(08) 8648 5120		

Correspondence can be addressed to:

Senior Registrar
Adelaide Magistrates Court
PO Box 6115, Halifax Street
ADELAIDE SA 5000

The Interpreting and Translating Centre may be able to assist you if English is your second language.

91 -97 Grenfell Street
ADELAIDE SA 5000
Telephone: +61 8 8226 1990
Website: www.translate.sa.gov.au