# **Got a finep** It's not going to go away, deal with it straight away

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### I've got a fine. What can I do?

The sooner you do something about a fine the better. Even if you have heaps of fines, or can't pay in full by the due date, you can still get back on track

### What are my options?

There are things you can do to stop further action against you.

### You can:

- pay by instalments
- ask for more time to pay
- ask for a review of the penalty notice if you don't think you deserved it
- apply to have the fine cancelled if you have serious financial, medical or personal problems
   get a Work and Development Order (WDO)

### Court fine or penalty notice?

There are two types of fines: court fines and penalty notices. There are different rules for each type of fine.

- A court fine is a fine imposed by a judge or magistrate.
- Penalty notices are issued by an authorised officer such as a parking inspector, ranger or transit officer.

# What happens if I don't pay?

### If you don't pay your fine, State Debt Recovery can:

- suspend your driver licence
- cancel your car registration
- charge you extra fees on your outstanding fines
- take money from your wages or bank account
- take away things you own

### Once you have:

- made a payment arrangement with State Debt Recovery or
- started a Work and Development Order

enforcement action stops and driving restrictions are lifted.

# Don't ignore a fine

Everyone has trouble paying fines. Overdue fines lead to bigger debt and more serious problems.

# Get the book

*Fined out!* is a free handbook that helps people deal with fines, explaining the fine enforcement process and the options available for addressing fines.

It provides links to SDR forms and other publications and has sample letters and a contacts list for more help.









# Work and Development Orders

Work and Development Orders let you clear fines with activities like unpaid work, counselling, courses or treatment programs.

If you tick one or more of these boxes, you could be eligible for a WDO:

- I receive a Centrelink benefit
  - I am in serious financial hardship
  - I am homeless
  - I have a serious addiction to drugs, alcohol or other substances
- I have a mental illness
- I have an intellectual disability
- I have cognitive impairment (such as autism, brain injury or dementia)

The WDO Service at Legal Aid NSW or the Aboriginal Legal Service can help you with a WDO.

Find a service near you: www.legalaid.nsw.gov.au/wdo www.alsnswact.org.au Or call LawAccess NSW on 1300 888 529

### All about WDOs

For more information pick up a copy of our brochure Work and Development Orders: Help for people who can't pay their fines.



#### Money Counts get legal help for debts and money worries

Get legal help for debt and money worries

If you or your mob have money worries you can call

the Civil Law Service for Aboriginal Communities on 1800 793 017 or email moneycounts@legalaid. nsw.gov.au. The Money Counts team regularly visits Aboriginal communities in NSW. To find out where and when we visit please call us on 1800 793 017 or (02) 9219 5057 or visit one of our civil lawyers in our offices across NSW.

# Who can help

- LawAccess NSW
  Tel: 1300 888 529
  Free legal help over the phone
- State Debt Recovery Hotline: 1300 478 879 www.sdro.nsw.gov.au
- Aboriginal Legal Service Tel: 1800 765 767 www.alsnswact.org.au
- Community Legal Centres Tel: 9212 7333 www.clcnsw.org.au
- Credit and Debt Hotline
   Tel: 1800 007 007
- Financial Rights Legal Centre NSW www.financialrights.org.au Lists free financial counsellors
- Financial Counsellors Association of NSW Tel: 1300 914 408
   www.fcan.com.au

This publication is intended as a general guide to the law in NSW. It should not be relied on as legal advice and it is recommended that you talk to a lawyer about your particular situation.

At the time of printing the information shown is correct but may be subject to change.

If you need more help, contact LawAccess NSW on 1300 888 529 for legal information, referrals and in some cases, advice.

### Do you find it hard to hear or speak?



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