

Mr John Joe Smith
42 Somewhere Lane
Somewhere Park
Somewhere Here
Some Suburb
Some City 1234

10 August 2021
Client Number: 123-456-789

Tēnā koe Jane

Your payments to us have stopped

We're getting back in touch about the money you owe.

It looks like your payments have stopped and you haven't called to let us know why you can't make any payments right now.

Your last payment was \$25.00 on 26 July 2021. The amount you owe is \$510.00.

You need to either pay us \$510.00 in full, or call us by **24 August 2021** to arrange payments. If you don't, we'll have to look at other ways to get the money back. This could include going to your employer, bank or another organisation for information. We may also ask them to help us get the money you owe. This can include getting the money from your employer, bank or any future income support (including NZ Super) until it's paid in full. But we'd much rather talk with you first and work something out.

To pay the money back now

If you can pay the money back in full in the next 14 days, that's great. You'll find ways to pay over the page or online at www.workandincome.govt.nz/repay.

If you can't pay all of the money back right now

If you can't pay it all at once, that's okay. We can look at what you owe and what you can afford to pay. Just call our Client Support - Debt Management team on **0800 558 008** before **24 August 2021**. We'll help work out a manageable weekly payment that lets you pay the money back over time.

The table below will give you an idea of what people usually arrange to pay back. If you're unable to pay at this rate, give us a call so we can talk about it. We'll be able to work through your situation and agree on an amount that works for you.

Debts less than \$2,000	\$2,000-\$3,500	\$3,500-\$5,000	\$5,000-\$6,000	\$6,000-\$8,000	More than \$8,000
\$25 a week	\$30 a week	\$35 a week	\$40 a week	\$45 a week	\$50 a week

Let us know when things change

Let us know if your situation changes, if you get a new job or change your address, phone number or email. Most people find the easiest way to keep their information up to date is online using MyMSD. Even if you're no longer getting payments from us you can still use MyMSD. It's an easy way to check how much you owe or view your payments.

Visit www.my.msd.govt.nz to register or log in.

We're here to help

You may be able to get support from us if you need it. Go to check.msd.govt.nz to check what help you might get from us.

Please feel free to get in touch with us on **0800 558 008**, Monday to Friday, 8:00am to 5:00pm. Keep this letter handy. When you call, we'll ask for your client number, which is 123-456-789.

Nāku iti noa, nā



Mark Hodges
National Manager, Client Support-Debt Management

How to pay

Call us on **0800 558 008** or go to

www.workandincome.govt.nz/repay

We'll help you work out the option that's best for you.

Direct payments from your wages

Talk to us about setting up regular payments from your wages.

Other ways to pay

Set up a payment from your bank account using internet or mobile banking:

- payee name: **Work and Income Debt Management**
- client reference is your client number with a 'D' in front of it: **D1234567890**

If you can't find us, use the following details to set us up as a payee:

- account number: **03 0049 0006243 025**
- account name: **Work and Income Debtor's Payment Account**
- bank and branch: **Westpac, NZ Government Branch, Wellington**
- client reference is your client number with a 'D' in front of it: **D1234567890**

You can also pay online by credit card. However, you could be charged interest if you don't pay this back on time so you need to consider this carefully.

Can't pay online?

Call us on **0800 558 008** if it's not easy for you to pay online and we'll go over other ways you can pay.