



Credit & Debt Factsheets

Please note: Some of these credit and debt factsheets apply to residents of New South Wales, Australia only.

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- [Please go to www.sdro.nsw.gov.au for details.](http://www.sdro.nsw.gov.au)

Debtor Harassment

- [Factsheet 1 - Harassment by debt collectors](#)

Hardship Loan Variations

- [Factsheet 2 - Hardship Variations to Loan Repayments](#)
- [Consumer Credit Legal Centre Factsheet](#)

Recovery of Debts

- [Factsheet 3 - What are the time limitations?](#)
- [Factsheet 4 - Negotiating with creditors.](#)
- [Factsheet 5 - What happens if I receive a Statement of Claim?](#)
- [Factsheet 6 - How do I defend myself in the Local Court?](#)
- [Factsheet 7 - What happens when I have a Judgment Debt to Pay?](#)
- [Factsheet 8 - What do I do about getting forms, and filing and serving documents?](#)

Funeral Expenses

- [Factsheet 9 - Who pays for the funeral expenses?](#)

Repossession of Motor Vehicles

- [Factsheet 10 - repossession of Motor Vehicles](#)

Voluntary Bankruptcy



- [Factsheet 11 - Voluntary Bankruptcy](#)

Sugar Industry Reform Program (SIRP) Factsheets

- [Intergenerational Transfer Scheme](#)
- [Business Borrowing Entities](#)
- [Farm Debt Mediation Act 1994](#)
- [Co-operatives](#)
- [Unjust Contracts - Questions for Clients](#)
- [Unjust Contracts - Summary](#)