



7 Debt Collection – Policy

SpringDale Neighbourhood Centre Inc provides services to the community and a charge is applied to users of these services. SpringDale Neighbourhood Centre, as a not for profit incorporated association, has a responsibility to its members and the community to expect that all outstanding debts be paid in a timely manner.

- Debtors have a legal responsibility to pay their debts to the Centre.
- The Centre will make all reasonable efforts to assist debtors to meet their commitments by being fair and reasonable in their dealings with the debtor over the outstanding debt.
- Debtors will be treated courteously and will not be embarrassed, harassed, intimidated, threatened or coerced.
- Where debtors are experiencing hardship they may contact the Centre to discuss arrangements for the payment of their debt.
- debtors require information about their account it should be provided promptly. Details should include the amount of the debt, all payments made and the dates of payment.

If the user (debtor) fails to pay the charges which fall due, the following timelines are to be followed in those circumstances;

Timelines

- Where Invoices for advertising in The SpringDale Messenger are unpaid after **45 days** a statement is to be sent to the debtor.
- Where a debt remains unpaid without legitimate reason on the part of the debtor for a period of **90 days**, a statement together with a written letter enquiring as to “the reason” and offering a reasonable rectification (for instance –time payment & catch-up) plan is to be sent to the debtor.
- Every 3 months in February, May, August, and November of each year the Committee of Management will review the aged Debtor list and reports of the outcomes of VERBAL contacts made with +90-day debtors at its monthly meeting and decide whether to refer the debt to a Debt Collector or a lawyer for the issue of Court proceedings or to adopt another course of action including writing off the debt where it considers it appropriate.
- Where no payment is received after **120 days** without legitimate reason, the matter will be included in the aged debtor list for referral to the Committee of Management.