

THE UNIVERSITY OF
NEW SOUTH WALES



TREASURY

16 December 2005
Student ID: 3052861

Crothers, Stephen John
476 Lyons Rd West
FIVE DOCK NSW 2046

Dear Stephen Crothers

LETTER OF DEMAND

We refer to our "Overdue Account Reminder" letter dated 29 November 2005.

IF YOU HAVE FINALISED YOUR OVERDUE PAYMENT DURING THE LAST WEEK, THANK YOU AND PLEASE DISREGARD THIS LETTER.

or

If there should be an issue regarding your debt that you wish to discuss please contact via email: treasury@unsw.edu.au or phone: Julie Xu on +61 2 9385 2754. Please note that the University is closed for business from 24 December through to 3 January 2006.

We regret to advise you that since your debt to the University of New South Wales has still not been paid, we have no option but to escalate our demand for payment.

Payment Methods

If you can access www.my.unsw.edu.au please proceed to the Student Profile Tab and access your fee statement. This will link you through to the payment options available, which are: Australia Post (print off payment slip), BPay (organize payment via your bank) or ANZ eGate (payment by credit card).

or

If you are unable to access www.my.unsw.edu.au please contact via email or phone as above to discuss alternative payment options.

If your payment is not received by 10 January 2006, we advise that we will be taking direct recovery action with Boston Commercial Services Pty. Ltd. which will include reporting your outstanding debt to Baycorp Advantage Limited (previously Credit Reference Association of Australia, CRA). Since Baycorp is a provider of credit screening services to all Banks and Major Financial Institutions, your debt default, once posted, will stay listed on their Defaulter Database for five years and this will negatively impact your credit rating during that time.

You would also be liable for ALL debt recovery fees and costs involved in the process of recovering this debt including legal costs.

We recommend that you forward your payment of \$ 398.10 by 10 January 2006 to avoid this inconvenience.

We look forward to a speedy resolution of this problem.

Regards,

Tracey Patterson
Manager Treasury Department (Acting)
The University of New South Wales

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