

## Debt with us

If you owe us money we expect you to pay it back. This may take time and we'll work with you to come up with a repayment plan where you pay a regular amount you can afford.

The most important thing is not to ignore your debt. If you're having trouble paying it back you need to talk to us about your situation.

You may be in debt with us because:

- we paid you too much in error
- you gave us wrong information, which may have resulted in higher financial support than you should have got
- there was a change in your situation that we were not told about.

## If you disagree with how much you owe

If you think the amount you owe isn't correct, let us know.

We'll:

- explain how we calculated the amount you owe
- look into your situation to see if there is an error.

If you refuse to pay your debt then we may have to get a debt collection company to recover it.

## Pay back your debt

### Lump sum

If you want, you can pay your debt all at once. This can be done by:

- direct bank payment, or
- cheque.

Sending your payment by a cheque is only available in New Zealand.

Make a payment to our account (<https://www.veteransaffairs.mil.nz/for-clients/your-rights-and-responsibilities/debt-with-us/payment-to-our-account/>)

### Weekly payments

You can also pay your debt by weekly payments.

Make a payment to our account (<https://www.veteransaffairs.mil.nz/for-clients/your-rights-and-responsibilities/debt-with-us/payment-to-our-account/>)

### Debt and payment amount table

| The amount of debt you owe | The weekly payment you need to pay |
|----------------------------|------------------------------------|
| \$2,000, or less           | \$25                               |
| \$2,000 - \$3,000          | \$30                               |

| The amount of debt you owe | The weekly payment you need to pay |
|----------------------------|------------------------------------|
| \$3,500 - \$5,000          | \$35                               |
| \$5,000 - \$6,000          | \$40                               |
| \$6,000 - \$8,000          | \$45                               |
| \$8,000, or more           | \$50                               |

If the financial support you receive from us increases, this can affect your weekly repayment rate. We may:

- increase the rate of repayment. This can't go above the maximum weekly rate of \$50.
- use any arrears payment—from an entitlement which has increased—to pay your debt.

You can raise the amount of weekly payment if you want. Talk to your Case Manager about this to pay your debt off faster.

If you're not receiving any financial support from us, different conditions will apply. Talk to us to find out what this will be.

Contact us (<https://www.veteransaffairs.mil.nz/contact-us/>)

## If you're not coping

If you're having trouble keeping up with the repayments, contact us as soon as possible. We can work with you to create a repayment plan. We may be able to help by:

- lowering the cost of repayments, or how often they are
- stopping payments for a short time
- getting you help through Work and Income or Budget Advisory Service.

## Help staying out of debt

Once you have paid off your debts, it's important to stay out of debt. To help stay out of debt you can:

- tell us straight away about changes in your situation
- create a budget plan—a Case Manager can recommend you someone to help you with this.

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## In this section

[Payment to our account \(<https://www.veteransaffairs.mil.nz/for-clients/your-rights-and-responsibilities/debt-with-us/payment-to-our-acc>\)](https://www.veteransaffairs.mil.nz/for-clients/your-rights-and-responsibilities/debt-with-us/payment-to-our-acc)

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