



What to do when you have not been paid

This document tells you what to do if a customer owes you money.

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About this document



Easy Read

This is an Easy Read document.



It is from business.gov.au.

bold
not bold

Hard words are in **bold**.



Links to websites are underlined.



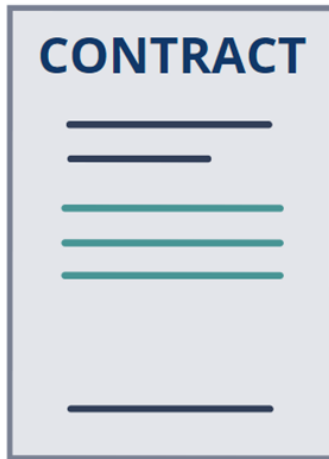
The words we and our and us mean business.gov.au.



This document is an Easy Read version of this page on business.gov.au:

- [What to do when you haven't been paid](https://business.gov.au/finance/financial-trouble/what-to-do-when-you-havent-been-paid)
(<https://business.gov.au/finance/financial-trouble/what-to-do-when-you-havent-been-paid>)

Check your contract



Your contract says

- what you will give or do for your customer
- how much they will pay you
- when they need to pay you.



Your contract can be

- written



- spoken



- a mix of both.



Check what your contract says about pay.



For help with your contract talk to a lawyer or an [adviser](#).

(<https://business.gov.au/expertise-and-advice>)

Remind your customer



Maybe your customer forgot to pay.



You can contact your customer to remind them

- by phone
- by email
- by letter
- in person.



Be friendly and polite.

If you customer can not afford to pay now



Ask your customer if they need a **payment plan**.



A payment plan is when you split the money into smaller amounts.



Your customer pays the smaller amounts every week or few weeks.

Write a letter of demand



If your customer still does not pay



Write a **letter of demand**.



A letter of demand says

- your customer must pay by the date you say



- you may talk to a lawyer if they do not pay.



You can give your letter of demand

- by email



- by post



- in person.



Download our [letter of demand template](#).

(<https://business.gov.au/people/disputes/write-a-letter-of-demand>)

Get help to fix your dispute



If your customer still does not pay



You may have a **dispute**. This means you and your customer do not agree.



The **Australian Small Business and Family Enterprise**

Ombudsman can help you find someone to fix your dispute. It is also called ABSFEO.

ASBFEO



ASBFEO is part of the government.



You may need to pay a fee for help with your dispute.



Talk to ASBFEO by

- [online form](#)

(<https://portal.asbfeo.gov.au/dispute>)

- phone 1300 650 460

Talk to a debt collector



If your customer still does not pay



Talk to a **debt collector**. They help businesses get their money.



You pay the debt collector a fee.



Look for a debt collector online.

Talk to a lawyer or adviser



If your customer still does not pay



Talk to a lawyer or adviser who

- knows the law
- can tell you if you can go to court.



Some lawyers or advisers are free.



Others you need to pay for.



Be careful.

Court can

- be stressful
- cost money
- take a long time.



ASBFEO can help you [find a lawyer or adviser](#).

(<https://www.asbfeo.gov.au/disputes-assistance/how-we-help>)



Talk to ASBFEO by

- [online form](#)

(<https://portal.asbfeo.gov.au/dispute>)

- phone 1300 650 460

Call us if you need help



Call us on [13 28 46](tel:132846) to get help with your business.



We can talk to you between 8 am and 8 pm from Monday to Friday.



If you need help with English call TIS National on [13 14 50](tel:131450).





TIS National helps you talk to us in your own language.



Most of their services are free.