

### 1. BACKGROUND

Council has a responsibility to maintain effective controls over debt owed to Council including rates, user charges and sundry income. Council must ensure that monies owed are collected in a timely, efficient and effective manner to finance its operations, ensuring effective cash flow management and reduce the likely occurrence of unrecoverable debts.

### 2. PURPOSE

The purpose of this policy is to ensure effective control over debts owed to Council by:

- Assessing risks associated with customers, business segments and transactions to ensure business is conducted with entities that have acceptable financial risk profiles.
- Maximising the collection of outstanding rates and sundry income.
- Fulfilling the statutory requirements of the Local Government General Regulations 2005 with respect of the recovery of rates, charges and other debts.
- Ensure consistency; fairness; integrity and confidentiality of all proceedings for both Council and the debtor.

### 3. POLICY OBJECTIVE

In managing Council's most significant cash inflow, it is essential that an equitable Credit Management Policy exists to recover all rates, user charges and sundry income.

This policy outlines the principles and guidelines for managing the recovery of outstanding rates, user charges and sundry income, incorporating the following major elements:

- Assess and mitigate risk of potential losses from default by customers.
- Aim to collect all rates and charges by the end of each rating year.
- Apply a fair and reasonable approach to recovering overdue rates, user charges and sundry income.
- Achieve and maintain outstanding rates, annual charges, interest and extra charges percentage below industry benchmark
- Apply the provisions of the Local Government Act 1993 relating to the sale of land as and when required.

#### **4. LEGISLATION**

- *Local Government Act 1993*
- *Local Government (General) Regulation 2005*
- *Local Government Code of Accounting Practice and Financial Reporting*
- *Australian Accounting Standards*
- *Trade Practices Act 1974*
- *Australian Securities and investment Commissions Act 2001*
- *Australian Competition and Consumer Commission (ACCC) and Australian Securities and Investments Commission (ASIC) Debt Collection Guideline for collectors and creditors*
- *Privacy and Personal Information Protection Act 1998*
- *Office of Local Government Debt Management and Hardship Guidelines 2018*
- *Council's adopted Financial Hardship Policy*

Council employees shall refrain from personal activities that would conflict with proper execution and management of Council's Credit Management and Debt Recovery Policy. Council's Code of Conduct provides guidance for recognising and disclosing any conflicts of interest.

#### **5. APPLICATION/SCOPE**

Authority for the implementation of the Credit Management and Debt Recovery Policy is delegated by Council to the General Manager in accordance with the *Local Government Act 1993*.

The General Manager may delegate the Credit Management and Debt Recovery function to an authorised Council officer. Delegated officers are required to acknowledge that they have received and understood a copy of this policy.

The following Council Officers are responsible for the implementation and adherence to this policy:

- General Manager
- Executive Leader Corporate and Sustainability
- Manager Finance and Procurement
- Revenue Officer

Other corporate services staff will assist with the day-to-day administration of the debt recovery process which is in accordance with relevant legislation and guidelines.

## 6. POLICY

### **6.1.1 PRIVACY OBLIGATIONS**

Personal information means information or opinion, whether it is true or not, about an individual that can reasonably allow the individual to be identified. A debtor's personal information will be treated with respect and Council will comply with *the Privacy and Personal Information Protection Act 1998* when collecting and disclosing information throughout the debt recovery process.

### **6.1.2 Credit Management – Sundry Debt**

It is Council's fundamental position that upfront payment for services should be made on each occasion, for all services, unless a specific approval is given for credit or extenuating circumstances exists.

Credit accounts for customers will be established following an assessment of their ability to pay and all customers that seek to transact with Council for the purchase of goods and services will be subject to this assessment.

Commercial credit risk assessment practices shall apply to transactions where the goods and services provided will not be paid for in advance or at the time of service provision. The assessment includes seeking details from the customer of other agencies they transact with and undertaking reference checks to ascertain purchase and payment history.

### **6.1.3 Credit Application**

Prior to credit being granted, a Council credit application form must be completed in advance by the prospective customer and approved for credit by the appropriate Council Officer.

All requests for credit will be required to adhere to the following requirements before approval is granted:

<b>Credit Amount Applied</b>	<b>Risk Assessment Check</b>
<b>Under \$500</b>	Approval from Manager Finance and Procurement or higher delegate
<b>\$500 - \$5,000</b>	Trade Reference Checks
<b>Above \$5,000</b>	Credit assessment report

Customers will be required to reapply for credit if there is a trading gap of 3 years.

#### **6.1.4 Exemptions**

In a limited number of cases, it will not be possible to collect money in advance of service provision, and therefore a practical risk management approach must be applied to managing credit. E.g. – emergency works

Other charges may be exempt from time to time by approval of General Manager either on a one-off or permanent basis.

#### **6.1.5 Private Works**

Quotes for Private Works must be approved by the appropriate Manager or Executive Leader prior to the debtor invoice being raised. Quotes will be in line with the current fees and charges.

Invoices for Private Works must be paid prior to work commencing, including all Plant Hire. Plant Hire includes an operator, due to insurance requirements. Council staff are also bound by this policy and have the same obligations as a private member of the public.

### **6.2 Debt Recovery**

#### **6.2.1 Rates and Annual Charges**

Rates and annual charges include all amounts charged by way of a Rates Notice in accordance with Section 546 of the Local Government Act 1993, noting that:

- Rate Notices must be issued in accordance with Section 546 of the Local Government Act 1993
- Instalment Notices must be issued one (1) month prior to the due date of each instalment (namely 31 August, 30 November, 28 February and 31 May each year) in accordance with Section 562 of the Local Government Act 1993.

Any instalment not paid by the due date falls into arrears and is subject to interest charges.

If any rates and/or charges remain unpaid for seven (7) days after the due date of the quarterly instalment, Council will issue a Reminder Notice for the outstanding amount. The reminder notice will request that within fourteen (14) days from the posting of the letter the Ratepayer either pays the outstanding amount in full or, alternatively, enters a suitable arrangement to clear the outstanding amount.

At the end of the fourteen (14) days from the posting of the Reminder Notice, Council staff must make a reasonable attempt to contact any payment defaulter by phone or email to negotiate either making payment of the amount in full or come to a satisfactory

arrangement to clear the outstanding debt. Should no satisfactory outcome be achieved within 48 hours, then the amount shall be referred to Council's Debt Recovery Agency.

Failure to make a final follow-up contact with the customer to negotiate payment will not invalidate the debt recovery process.

### **6.2.2 Water and Sewerage Usage Charges**

Water and Sewerage usage charges are issued quarterly and will be due and payable after 30 days from the issued date.

Any usage charge account not paid by the due date falls into arrears and is subject to interest charges.

If any charges remain unpaid for seven (7) days after the due date of the quarterly billing cycle, Council will issue a Reminder Notice for the outstanding amount. The reminder notice will request that within fourteen (14) days from the posting of the letter the Ratepayer either pays the outstanding amount in full or, alternatively, enters a suitable arrangement to clear the outstanding amount.

At the end of the fourteen (14) days from the posting of the Reminder Notice, Council staff must make a reasonable attempt to contact any payment defaulter by phone or email to negotiate either making payment of the amount in full or come to a satisfactory arrangement to clear the outstanding debt. Should no satisfactory outcome be achieved within 48 hours, then the amount shall be referred to Council's Debt Recovery Agency.

Failure to make a final follow-up contact with the customer to negotiate payment will not invalidate the debt recovery process.

### **6.2.3 Sundry Debt**

All other user charges and debts will be due and payable after 30 days from the date of invoice unless prior arrangements have been made.

Monthly statements will be issued to the debtor. Amounts outstanding for more than thirty (30) days, without a prior arrangement, will be regarded as overdue and advised accordingly.

Where accounts remain outstanding in excess of sixty (60) days, Council staff must make a reasonable attempt to contact the debtor by phone or email to request payment of the amount in full or come to a satisfactory arrangement to clear the outstanding debt. Further credit to the customer will be withdrawn until payment is made or a suitable arrangement has been agreed upon.

Should an account remain overdue in excess of 90 days the account will be referred to Council's Debt Recovery Agency.

Failure to make a final follow-up contact with the customer to negotiate payment will not invalidate the debt recovery process.

#### **6.2.4 Debt Recovery Action**

Council Officers will exhaust the reasonable avenues of recovery discussed earlier in this policy before initiating debt recovery action. Once a debt has been referred by Council, the debt collection agency will issue a Letter of Demand. This communicate will request payment be made within 14 days from the date of the letter, or legal action will commence.

If full payment or a suitable arrangement for payment has not been entered in to by the due date stated on the Letter of Demand, then Council's Debt Recovery Agent may issue and serve a Statement of Liquidation Claim, providing the amount outstanding is greater than \$500.

If there is not response to the Statement of Liquidation Claim within 28 days, Council's Debt Recovery Agent may apply for default Judgement which would be recorded against the non-payer's credit file by a credit reporting agency.

Following Judgement, Council's Debt Recovery Agents may employ one or more of the following options in order to recover the outstanding debt:

- Writ against the property
- Examination
- Garnishee of bank accounts
- Garnishee of wages or other income
- Bankruptcy (Individuals)
- Winding up (Company)
- Rent for Rates under s569 of the *Local Government Act 1993*
- Or any other such action advised to Council.

All debt recovery costs and fees associated with any course of action are to be borne by the owner of the debt and will subsequently remain a charge on the property until paid. Any rate payer or sundry debtor wishing to appeal against the legal costs that have been added to their assessment or account must state their appeal and the reasons for the appeal in writing to Council.

To avoid confusion, double-handling and adverse legal issues, once a matter has been referred to Council's Debt Recovery Agent for collection all inbound contact from the debtor is to be handled by the said Agent. Council officers must advise such debtors to deal directly with the Debt Recovery Agent and, if necessary, provide appropriate contact details for same.

### **6.2.5 Sale of Land for Unpaid Rates**

As a last resort, where rates and/or charges remain unpaid for greater than five (5) years, or one (1) year in the case of vacant land, Council may begin proceedings to recover the outstanding amounts through a Sale of Land for Unpaid Rates in accordance with Section 713 of the Local Government Act 1993.

### **6.2.6 Interest on Overdue Rates and Charges**

Interest accrues daily, in accordance with Section 566 of the *Local Government Act 1993*, on rates and charges that remain unpaid after they become due and payable. The rate to be charges is the maximum allowed as announced by the Division of Local Government and advertised in Council's Operational Plan. Accrued interest is, for the purpose of its recovery, taken to be a charge which is due and payable.

### **6.2.7 Payment Arrangements**

In accordance with Council's adopted Financial Hardship Policy and the provisions of Section 564 of the *Local Government Act 1993* customers who are unable to pay rates, user charges, fees, or any other debts to Council by the due date, either because of reasons beyond their control or because payment would cause hardship, may apply to enter into an Agreement with Council to make periodical payments.

For such an Agreement to be considered, a "Payment Arrangement Form" needs to be completed subject to mutual agreement of payment amounts.

The following guidelines should be used when considering an appropriate arrangement:

- The arrangement should be accepted on the basis that the outstanding amounts be finalised as soon as possible
- Arrangements may take the form of either a short extension on the due date or, alternatively, a payment plan with instalments payable on a weekly, fortnightly or monthly basis.
- Any arrangement made should ideally provide for all amounts being paid in full by the 30<sup>th</sup> June of that financial year.
- An agreement made for extra-ordinary circumstances should not extend beyond two (2) years.
- Council acknowledges that some ratepayers may be experiencing hardship and as such, extenuating circumstances can be taken into consideration on an individual basis if any of the above four (4) conditions cannot be met. In this instance the ratepayer should be referred to Council's adopted Financial Hardship Policy and encouraged to see financial support.
- Should the customer not meet the conditions of the arrangement without prior contact with Council, the agreement will be terminated, and debt recovery action will commence.

## 7. DEFINITION

Term	Definition
<b>Act</b>	<i>Local Government Act 1993</i>
<b>Claim</b>	A claim made to the Court by a party (whether a claimant, a defendant or other party)
<b>Council</b>	Coonamble Shire Council
<b>Credit</b>	The purchase and provision of goods and services from Council by debtors on the basis of a promise to pay at a future time.
<b>Customer</b>	Ratepayer or Sundry Debtor
<b>Debt</b>	The amount of money owed by the debtor as a result of a transaction with Council
<b>Debtor</b>	The individual, organisation or other parties that transact with Council where goods are transferred, services are provided, use of facilities are made available and any other transaction that results in a future payment to Council. A debtor is an asset to Council, which gives rise to an anticipated future benefit. The future benefits are cash inflows, which occur when the accounts are paid.
<b>Default</b>	Failure by the ratepayer or sundry debtor to abide by the terms and conditions agreed under a payment arrangement for the payment of outstanding Rates and Charges or sundry debtor account
<b>Interest</b>	The fee charged by Council, expressed as a percentage, on Rates and Charges that remain unpaid after the due date.
<b>Interest Rate</b>	Made (adopted) in accordance with Section 566 of the <i>Local Government Act 1993</i>
<b>Risk</b>	The possibility of non-payment of the debt by the debtor when the amount is due. The likelihood of non-payment increases with the age of the debt.
<b>Statement of Liquidated Claim</b>	Legal document which outlines to the ratepayer the following: <ul style="list-style-type: none"> <li>(a) That a claim has been made to the Court for the recovery of monies;</li> <li>(b) Who has initiated the claim;</li> <li>(c) Who the claim is against;</li> <li>(d) The monetary value of the claim; and</li> <li>(e) Time period available to relinquish the debt.</li> </ul>



<b>Judgement and Default Judgement</b>	Includes any order for the payment of money, including any order for payments of costs.
<b>Writ of Execution</b>	A method of judgement enforcement whereby the Sheriff attends the debtor's premises on behalf of the creditor to seize goods of value for sale at public auction (the proceeds of which are given to the creditor up to the amount of the judgement).
<b>Garnishee</b>	A method of judgement enforcement by which monies owing by the debtor can be seized by the creditor. The most common funds seized are monies in bank accounts or wages.
<b>Bankruptcy</b>	A method of judgement enforcement whereby a trustee is appointed to oversee the debtor's financial affairs. Any funds raised are distributed to creditors in accordance with the <i>Bankruptcy Act 1898 (NSW) 1966 (Federal)</i>
<b>Winding Up</b>	Same as bankruptcy but for companies (as opposed to individuals).
<b>Examination</b>	A method of judgement enforcement whereby debtors can be examined regarding their financial affairs. If they fail to appear at an examination hearing they can be arrested.
<b>Rent for Rates</b>	Section 569 of the <i>Local Government Act 1993</i> allows Councils to order tenants of properties with overdue rates to pay rent to Councils in lieu of unpaid rates under specific circumstances.
<b>Costs</b>	Amounts incurred by Council in recovering overdue debts (e.g., Court professional costs) which can be legally recovered from the debtor
<b>Debt Recovery Agency</b>	An organisation engaged by Council to recover a debt owed to Council.
<b>Payment Arrangement</b>	An agreement entered into by Council and a Ratepayer/Sundry Debtor for the payment of outstanding rates, charges and fees under an agreed instalment payment arrangement plan
<b>Write off</b>	A debt declared non recoverable

<b>Title: Credit Management and Debt Recovery Policy</b>		
<b>Department: Corporate and Sustainability</b>		
<b>Version</b>	<b>Date</b>	<b>Author</b>
2	13 July 2022	Deborah Tatton
1	14 April 2021	Bruce Quarmby
<b>Review Date: July 2025</b>  This policy may be amended or revoked at any time and must be reviewed at least three (3) years since its adoption (or last amendment). The Executive Leader of Corporate and Sustainability will be responsible for the review of this policy. Review of this policy will incorporate relevant legislation, documentation released from relevant state agencies and best practice guidelines.		
<b>Amendments in the release:</b>		
<b>Amendment History</b>	<b>Date</b>	<b>Detail</b>
Operational amendments	10 August 2022	Resolution 2022/192
<b>Annexure Attached:</b>  Credit Application Form  Payment Arrangement Form  Customer Contact Form  Flow Chart – Debt Recovery		
<b>Ross Earl</b> <b>Acting General Manager</b>		 Date: 8/9/2022

## APPLICATION FOR CREDIT

### CONSIDERATION:

Amount Requested: \$ \_\_\_\_\_

Reason for request:  
(please tick)

☐ Private works

☐ Quarry

☐ Other: \_\_\_\_\_

### YOUR DETAILS:

Name: \_\_\_\_\_ ABN: \_\_\_\_\_

Street Address: \_\_\_\_\_ Town: \_\_\_\_\_ Postcode: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Bank BSB: \_\_\_\_\_ Bank Account Number: \_\_\_\_\_

### FURTHER DETAILS:

#### ***Individual applicant:***

Business name of current employer: \_\_\_\_\_

Length of employment with this employer: \_\_\_\_\_

Residential status: ☐ I own the home in which I live.

☐ I rent the home in which I live.

Driver's Licence No: \_\_\_\_\_

#### ***Partnership/Company applicant:***

Names of Director 1: \_\_\_\_\_

Address of Director 1: \_\_\_\_\_

Names of Director 2: \_\_\_\_\_

Address of Director 2: \_\_\_\_\_

Names of Director 3: \_\_\_\_\_

Address of Director 3: \_\_\_\_\_

*(All directors need to be listed. Please provide the names and addresses of any additional directors on a separate sheet and staple to this form.)*

### TRADE REFERENCES:

Please provide the name and contact details for three trade referees.

Name: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Name: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Name: \_\_\_\_\_

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

**TERMS AND CONDITIONS:**

I/we \_\_\_\_\_  
(please print names of all individuals/partners)

Trading as: \_\_\_\_\_

Street Address: \_\_\_\_\_ Town: \_\_\_\_\_ Postcode: \_\_\_\_\_

hereby request that you open a 30-day commercial credit account in my/our name for the supply of goods and/or services.

In consideration of my/our application for 30-day commercial credit account being approved, I/we undertake to settle all accounts, in full, within 30 days of receiving the invoice and to notify immediately Coonamble Shire Council of any change in particulars set out above.

I/we clearly understand that any breach of this understanding will involve withdrawal of credit and issue of legal proceedings for recovery of any outstanding monies and costs for which I/we will be liable.

If Coonamble Shire Council considers it relevant in assessing my/our application for commercial credit, I/we agree to Coonamble Shire Council's obtaining information, from a credit reporting agency or the trade referees provided, about me/us in relation to this application.

Further, if Coonamble Shire Council considers it relevant to collecting overdue payments in respect of commercial credit, I/we agree to Coonamble Shire Council's receiving, from a credit reporting agency, a credit report containing information about me/us in relation to collecting those overdue payments.

I/we agree that Coonamble Shire Council may give to and seek from any credit application and any credit provider that may be named in a credit report issued by a reporting agency information about my/our credit arrangements. I/we understand that this information can include any information about my/our credit worthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act.

I/we understand that the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To notify other credit providers of a default by me/us.
- To exchange information with other credit providers as to the status of this credit facility where I am in default with other credit providers.
- To assess my/our credit worthiness.

I/we agree to provide personal guarantees should this be required by Coonamble Shire Council.

I/we have read and understand these terms and conditions and agree to adhere to them.

Signed: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Signed: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

**OFFICE USE ONLY:**

Credit Approved: ☐ Yes ☐ No

Limit: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Debtor Number: \_\_\_\_\_

Debtor Name: \_\_\_\_\_

**Payment Arrangement Form  
INITIAL APPLICATION**

Date: \_\_\_\_\_

**APPLICANT DETAILS**

Name(s): \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Town: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Telephone: \_\_\_\_\_ Mobile: \_\_\_\_\_

Email: \_\_\_\_\_

**PROPERTY DETAILS**

Property Address: \_\_\_\_\_

I elect to pay the following accounts under a payment arrangement:

Rates Account No: \_\_\_\_\_

Water Account No: \_\_\_\_\_

Debtor Account No: \_\_\_\_\_

**PAYMENT DETAILS**

The amounts for each account are to be deducted as per the following:

Rates Account: \$ \_\_\_\_\_ ☐ Weekly ☐ Fortnightly ☐ Monthly

Water Account: \$ \_\_\_\_\_ ☐ Weekly ☐ Fortnightly ☐ Monthly

Debtor Account: \$ \_\_\_\_\_ ☐ Weekly ☐ Fortnightly ☐ Monthly

Commencement Date: \_\_\_\_\_ Completion Date: \_\_\_\_\_

☐ I require this Payment Arrangement to remain continuous.

**Note:** You acknowledge that interest is accruing at 7.0pa calculated daily on the outstanding balance. You understand that should you default on any agreed repayment without notice to Council, that the full amount of the outstanding debt will become due and payable immediately and that Coonamble Shire Council may take legal action to recover the debt.

**SIGNATURE**

Name (print): \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_



All correspondence should be addressed to: The General Manager  
Coonamble Shire Council  
80 Castlereagh Street  
PO Box 249  
Coonamble NSW 2829

P: 02 6827 1900 E [council@coonambleshire.nsw.gov.au](mailto:council@coonambleshire.nsw.gov.au)

ABN: 19 499 848 443

Property Owners Name:	
Company:	
Property No.	
Property Address:	
Phone No.	
Mobile No.	
Email:	

Name of Person(s) contacted or in contact with you:

Rates	Water	Debtors	TOTAL
\$	\$	\$	\$

Subject:
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Summary

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[illegible]

Name of Person Documenting Conversation	Signature	Date
		____/____/20____

## Debt recovery process flowchart

	Debt recovery process	Council / delegated authority	Debtor
<b>1</b>	Rate and charges notice s562 <b>1 August</b> <b>31 days</b>	<ul style="list-style-type: none"> <li>Flexible payment options</li> <li>Financial hardship policy</li> <li>Debt recovery policy</li> <li>Debt communication</li> </ul>	<ul style="list-style-type: none"> <li>Contact Council</li> <li>Ensure contact details are correct</li> <li>Payment of Council debt                             <ul style="list-style-type: none"> <li>Fixed</li> <li>Flexible</li> </ul> </li> <li>Apply for hardship arrangements</li> </ul>
<b>2</b>	Rate and charges instalment notice s562 <b>30 days</b>		
<b>3</b>	Notification of outstanding debt <b>14 days</b>	<ul style="list-style-type: none"> <li>Confirm debtor contact details are correct</li> <li>Debt review</li> <li>Early dispute Resolution (EDR)</li> <li>Financial Counsellors</li> </ul>	<ul style="list-style-type: none"> <li>As above</li> <li>Payment of council debt, via agreement</li> </ul>
<b>4</b>	"Notice of Demand" Final reminder notification <b>14 days</b>	<ul style="list-style-type: none"> <li>As above</li> <li>Develop payment agreement s564</li> <li>Defer payment requirements, s607</li> <li>Write off interest, debt, s564, s567, s607, cl131</li> <li>Refer for legal action if not paid</li> <li>Sale of land, s713</li> </ul>	<ul style="list-style-type: none"> <li>As above</li> </ul>
<b>5</b>	Statement of claim <b>28 days</b>	<ul style="list-style-type: none"> <li>Debt review</li> <li>File claim</li> <li>Process claim</li> <li>Report</li> </ul>	<ul style="list-style-type: none"> <li>As above</li> </ul>
<b>6</b>	Notice of motion default judgment		
<b>7</b>	Recovery action <b>Weeks, months, years</b>		Quarterly payment by: <ul style="list-style-type: none"> <li>31 August</li> <li>30 November</li> <li>28 February</li> <li>31 May</li> </ul>

*Note: Red indicates action referred to the NSW Local Courts, whereby rates, charges and fees remain unpaid after a final reminder notification.*