



# Garnishee Order Client Information

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## Why has money been taken from my account?

It is likely that you have previously received a number of notifications regarding money that you owe for unpaid fines. You would have been advised that further enforcement action would be taken if you failed to deal with the fines by the due date. As these fines are still unpaid, State Debt Recovery Office (SDRO) has ordered your financial institution to take money from your wages or bank account through a garnishee order. SDRO has the authority to do this and the garnishee order has the effect of a court order.

## How does it work?

SDRO sends a garnishee order to your bank or financial institution. The bank or financial institution places a freeze on your account while it processes the garnishee order. The freeze means that you will be unable to access your account for a period of time (generally 2-3 working days). The bank or financial institution will take up to the amount specified in the garnishee order (the amount owed by you), and forward the money to SDRO. The bank or financial institution also takes a processing fee of \$13.

## What if my bank account is frozen?

You will need to discuss this with your bank or financial institution as this is not directed by SDRO.

## What if my Centrelink benefit has been taken?

In some cases, money in your account from Centrelink payments can be garnisheed. The amount to be garnisheed is calculated by your financial institution in accordance with the *Social Security (Administration) Act 1999*.

## How can I stop SDRO taking my money?

Once a garnishee order has been issued, it cannot be stopped.

To stop further garnishee orders being actioned on your account, you must:

- pay any outstanding fines in full, or
- make arrangements to pay any further outstanding fines by instalments.

If you are on Centrelink you can pay instalments directly from your Centrelink benefit.

Providing you keep up your instalment payments, SDRO will hold all enforcement actions.

## SDR contact details



[www.sdro.nsw.gov.au](http://www.sdro.nsw.gov.au)



**Penalty notices**  
1300 138 118

**Enforcement orders**  
1300 655 805

**Hearing or speech  
impaired users**  
TTY 133 677



**Penalty notices**  
(02) 4937 9111

**Enforcement orders**  
(02) 6354 7302



**Email us via**  
[www.sdro.nsw.gov.au/contact/](http://www.sdro.nsw.gov.au/contact/)

Office of State Revenue: ISO 9001 – Quality Certified  
**Department of Finance & Services**

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## What if I am now suffering hardship because of the garnishee order?

SDRO may approve a partial or full refund of the money taken from your account in some circumstances if you are suffering severe hardship due to the garnishee order.

A refund may be approved if:

- your medical circumstances are such that a failure to refund the money would result in a severe, debilitating or life-threatening (physical or mental) situation, or
- the health or safety of other persons would be put at risk, or
- you have other unusual or extenuating circumstances.

You will need to provide copies of at least one monthly bank statement and other documents to support your claim.

## How can I pay my fines or arrange an instalment plan?

Do not ignore your outstanding fines.

You can use the fines self-service option at [www.sdro.nsw.gov.au](http://www.sdro.nsw.gov.au) to manage your fines.

Alternatively, contact us on 1300 655 805 and one of our operators will help you with your options.

## What if I can't pay?

SDRO has policies for dealing with disadvantaged clients. If you feel you may be in this category, contact us on 1300 655 805 and one of our operators will help you with your options.