



Government
Services

Transfer of Bond Guidelines

Issued by the Secretary of the
Department of Government Services

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1. Introduction

About these Guidelines

These guidelines are called the Transfer of Bond Guidelines (Guidelines). The Secretary of the Department of Government Services (Secretary) has issued these Guidelines under section 423D of the Residential Tenancies Act 1997 (Vic) (RT Act).¹ These Guidelines commence on 1 July 2026.

The scope of the Guidelines is to provide for:

- the administrative process, manner and conduct for the recovery of debts due to the State under the Transfer of Bond Scheme (known and referred to as the Portable Rental Bond Scheme (PRBS)), including payment plans and their eligibility criteria
- the hardship criteria for write-off of debts by the Secretary under the PRBS.

These Guidelines must be read consistently with the RT Act and regulations made under the RT Act, including the Residential Tenancies (Transfer of Bond Scheme) Regulations 2026 (Regulations). These Guidelines do not act to extend, change or limit any other Act or law consistent with section 423D(2) of the RT Act.

Background – what is the PRBS?

In 2023, the Victorian Government (the Government) released its Housing Statement, *The decade ahead: 2024-2034*. The plan set out five priorities to improve housing supply and affordability in Victoria. One of these priorities was to better protect renters' rights. As part of this work, the Government committed to introducing the PRBS.

Under the current law, renters in Victoria usually need to pay a bond before they move into a rental property. The bond is held in trust by the Residential Tenancies Bond Authority (RTBA), a statutory authority.

When renters move from one rental property to another, they may have to pay a new bond before their existing bond is returned. This can leave them out of pocket, reduce their cashflow and cause financial stress.

The PRBS is set up under the RT Act and taking part is voluntary. The PRBS allows eligible renters to transfer their existing bond² held by the RTBA held to a new rental

¹ References to the Secretary may also refer to the Department of Government Services (DGS) acting on behalf of the Secretary to discharge functions and duties outlined in these Guidelines.

² 'Bond' refers to money held in a bond by the Residential Bonds Investment Income Account, consistent with the RT Act.

property in Victoria, before the existing bond has been refunded. This can reduce the financial pressure of moving.

Under the PRBS, the Government guarantees the bond, or any portion of the bond, repaid to the Rental Provider as part of a successful claim³ against the bond for the first rental property. Existing bond claim processes, including the resolution of any disputes, if necessary, through Rental Dispute Resolution Victoria and the Victorian Civil and Administrative Tribunal, continue to operate as normal.

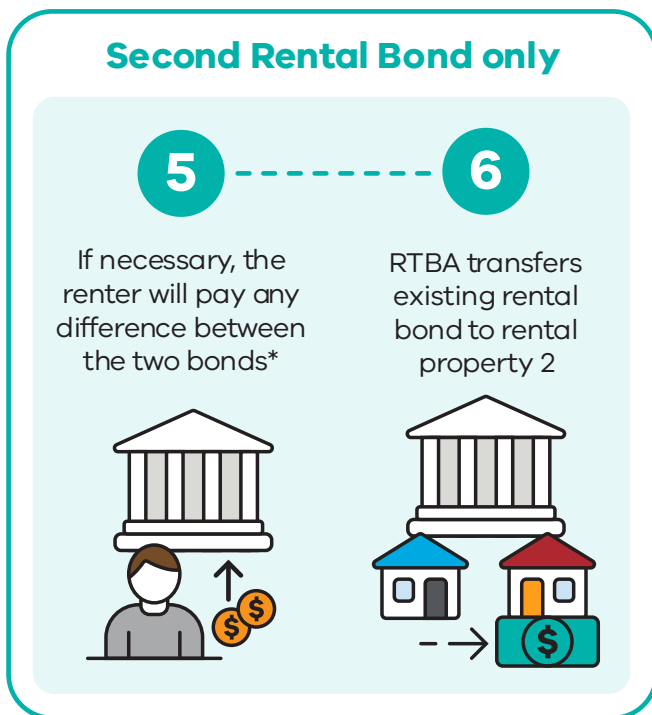
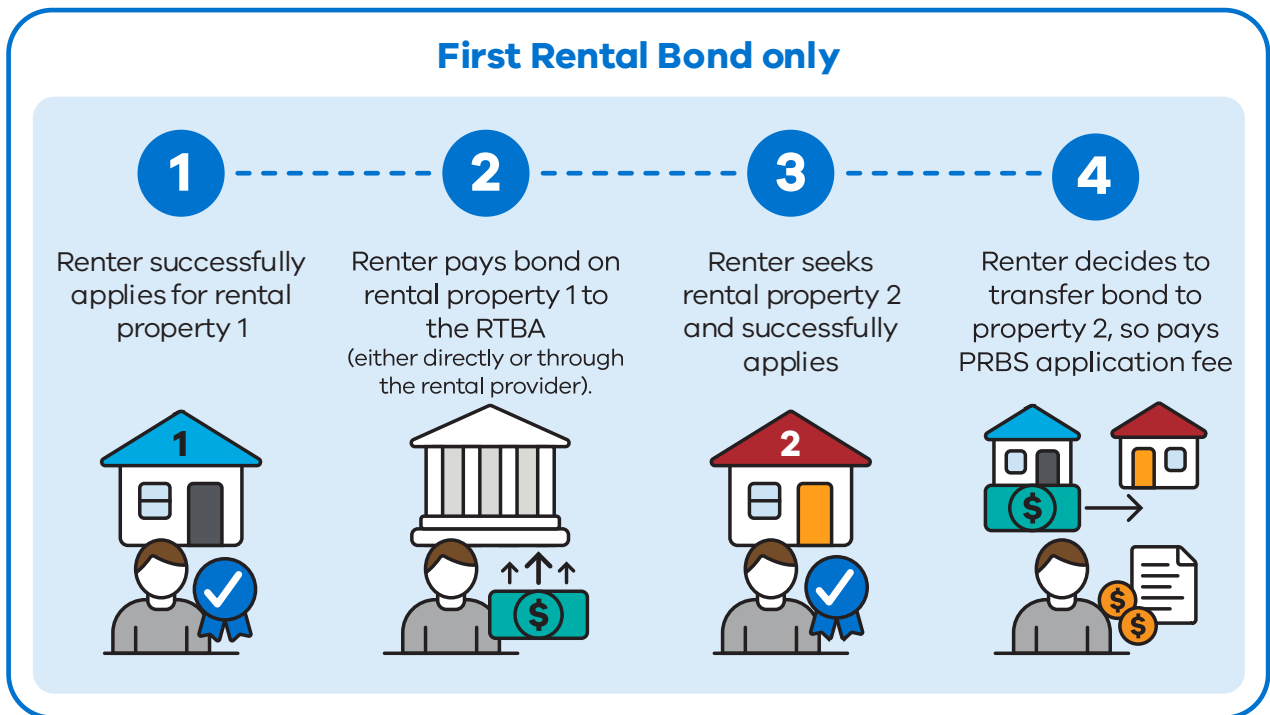
If a rental provider makes a successful claim, the Government will pay that amount on the renter's behalf. The renter will then owe that amount to the Government as a debt.

To use the PRBS, renters must pay an application fee. They must also pay any difference between the first bond amount and the second bond amount if the second bond is higher. If a renter does not pay their debt on time, a debt recovery fee also applies. This fee is added to the total amount owed to the Government.

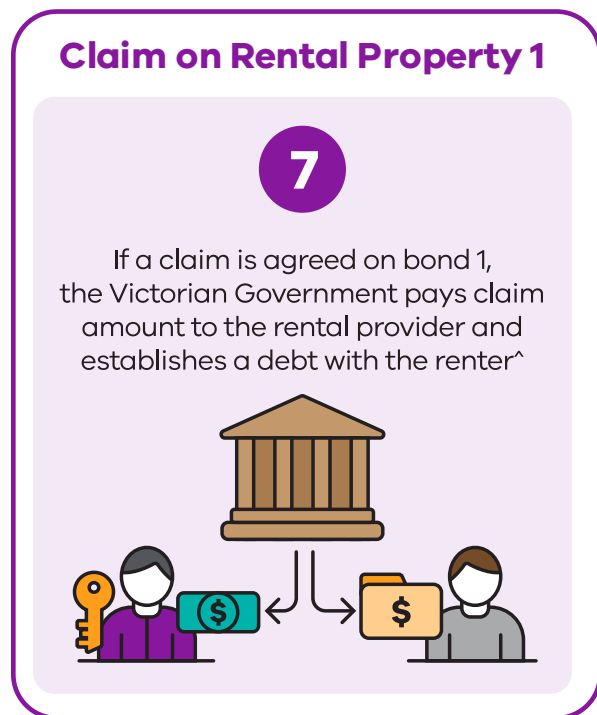
For more information about lodging a bond with the RTBA, visit [Consumer Affairs Victoria](#).

³ A *successful claim* means the claim has been approved either by agreement or by a tribunal or court order.

Figure 1: The process of participating in the PRBS



* If bond 2 is less than bond 1, the difference remains on bond 1 and is considered part of the claim process for bond 1



^If the renter(s) have an outstanding PRBS debt they will be ineligible to transfer the bond amount held by the RTBA to another property.

Accessing the PRBS

The PRBS is a voluntary scheme, and renters must apply to the Secretary to access it. It allows eligible renters to transfer their existing bond held by the RTBA to another rental property.

To use the PRBS, renters must:

- apply to the Secretary using the online system
- meet the eligibility requirements, and provide any information required
- agree to the PRBS terms and conditions
- pay the PRBS application fee.

Who can use the PRBS?

The eligibility requirements for the PRBS are set out in section 423G(2) of the RT Act.

The renter or renters must meet all the following requirements to be eligible for the PRBS:

- They must have an existing bond for their current rental agreement that is held by the RTBA and:
 - no part of that bond was paid by Homes Victoria or an agent of Homes Victoria
 - there is no current claim on that bond.⁴
- They must be transferring the bond from one residential tenancy agreement to another residential tenancy agreement in Victoria.
- They must have entered into a new residential tenancy agreement for the property they are moving to but have not paid the bond under that agreement.
- The renter/s named on the bond for the property the bond is being transferred from, and the new tenancy agreement must be the same.
- The bond must not be subject to a claim (under section 411 of the RT Act).
- The renter/s must not have an outstanding debt under the PRBS.
- The renter/s must meet any other requirements prescribed in regulations.

Once the renter applies to have their bond transferred in the bond management system, eligibility will be checked and the renter will receive a notification advising if they are eligible to transfer their bond or not.

⁴ If the bond is suspended for any reason, it is not eligible to be transferred until the suspension is lifted.

As part of the application process renters must also:

- agree to the terms and conditions of the PRBS.
- pay the application fee for the PRBS.
- pay any outstanding amount required for the second bond, if the second bond is more than the bond being transferred.

If there is an issue with the application outcome, including if the renter disagrees with the outcome of an application or if there are other concerns, the renter can seek further information through the following mechanisms:

- Website: rentalbonds.vic.gov.au
- Phone: [1300 137 164](tel:1300137164) during business hours, Monday to Friday (except public holidays)
- Email: through the [online enquiries form](#)

What fees and costs apply?

The following fees and costs apply to the PRBS:

- an application fee
- debt recovery fees, if a debt becomes overdue
- any other fee or cost provided for in Division 3A of Part 10 of the RT Act including recovery costs.

The application fee is charged when a renter applies to use the PRBS.

- This fee helps cover the Government's ongoing costs of running the PRBS.
- However, the fee will be refunded if:
 - the bond transfer request is unsuccessful
 - the second residential agreement is invalid/terminated prior to the residential tenancy agreement commencing for the second rental property.

Debt recovery fees and costs only apply if a renter does not pay a PRBS debt on time.

Fee amounts

From 1 July 2026:

- the application fee will be \$25
- the internal government debt recovery fee will be \$12.80. This will be required from a renter who has an overdue debt under the PRBS.

These fees will not increase before 1 July 2027.

The fees will be set as fee units in the Regulations. The value of a fee unit increases slightly on 1 July each year, in line with indexation. For further explanation on fees, see [information published by the Department of Treasury and Finance](#).

If the new bond is higher

The amount that can be transferred under the PRBS is limited to the amount of the existing bond. If the bond for the new rental property is higher than the bond being transferred, the renter must pay the difference.

If the new bond is lower

If the bond for the new rental property is lower than the bond being transferred, any extra amount will be subject to the standard bond claim process with the RTBA.

Read more about [claiming a bond](#).

2. Debt Management and Recovery Process

Debt management and recovery

After a bond has transferred under the PRBS, the rental provider for the first property may still make a successful bond claim for that property.

If this happens, the Government will pay the claim up to the total bond amount for the first property to the rental provider. That amount then becomes a debt owed by the renter to the State under the PRBS.

This section explains:

- the key stages of debt recovery
- the renter's options for paying the debt including standard and hardship payment plans.

The key stages of debt recovery

The RT Act and the Regulations set out the overall framework for debt management and recovery under the PRBS.

The key stages are:

- Stage 1A: Notice of payment of bond claim and initial invoice
- Stage 1B: Internal State Government debt recovery action
- Stage 2: Referral to an external debt recovery agency
- Stage 3: Department of Government Services resumes management of the debt

Stage 1A: Notice of payment of bond claim and initial invoice

When the Government pays a successful bond claim to a rental provider, a renter owes that amount to the State.

When the claim is paid and the debt is created, a Notice of Payment of Bond Claim (Notice)⁵ is sent to the renter by email and SMS.

The renter must pay the debt within 8 weeks after the date of the Notice, unless they enter into a payment plan. See the [payment plan section](#) in these Guidelines.

The Notice will include:

- details of the bond claim paid by the State
- the amount paid by the State
- the total amount owed to the State
- a statement that the amount is a debt owed to the State
- the due date for payment of the debt
- information about debt management and recovery, including the options to:
 - pay in full
 - enter a standard payment plan
 - apply for a hardship payment plan
 - apply for write-off due to hardship in exceptional cases.

Stage 1B: Internal debt recovery action

If the renter does not pay the debt within 8 weeks and has not entered into a payment plan, the Government will begin internal debt recovery action.

This stage includes sending 3 notices⁶ to the renter by email and SMS. These notices include:

- a reminder notice of debt
- a final reminder notice
- a final demand notice.

⁵ Under section 423R of the RT Act.

⁶ Prescribed in Part 2 of the Residential Tenancies (Transfer of Bond Scheme) Regulations 2026.

These notices will be sent at least 7 days apart. Each notice will include:

- the renter's name and address
- the renter's bond number
- the amount owed to the State
- how the debt has been calculated, including any fees or charges added as recovery costs under the PRBS
- the date the notice was issued, and the date any previous notice was issued (where relevant)
- the original due date for payment, and the date of any missed payment dates from previous notices (where relevant)
- a new date by which payment must be made
- options for paying the debt including payment plans
- the consequences of not paying the debt.

These consequences may include:

- additional fees and costs for debt recovery action
- referral of the debt to a debt collection agency
- being unable to transfer another bond under the PRBS while the debt is still outstanding
- recovery of the debt from the bond for the second rental property, once that rental agreement has ended and if there are no outstanding claims on that bond.

Stage 2: External debt recovery

If the debt is still overdue after Stage 1 is complete, it will be referred to an external debt collection agency under section 423ZA(1) of the RT Act. The renter will receive notification of this by email and SMS.

Once the debt is referred, the external debt collection agency will take debt recovery actions as agreed with the Department of Government Services (DGS) in accordance with the terms of their contract. These may include contact with the renter by email, SMS and outbound calls, in line with DGS-approved communications and the ASIC debt collection guidelines.

Stage 3: Managed by the Department of Government Services

If the debt is still unpaid after a period of up to 12 months with the external debt collection agency, management of the debt will return to DGS.

The renter will be notified by email and SMS.

The notification will explain that:

- the debt is still overdue and needs urgent action
- the renter cannot transfer a bond under the PRBS until the debt is repaid
- the Secretary may recover the debt from the bond for the second property, once that rental agreement has ended and if there are no outstanding bond claims for that property.

In most cases where applicable, an overdue debt will be recovered from the bond for the second property. Recovery from the bond for the second property can happen during Stage 1B, Stage 2 or Stage 3, depending on:

- when the second rental agreement ends; and
- if there are any outstanding claims on the bond for the second rental property.

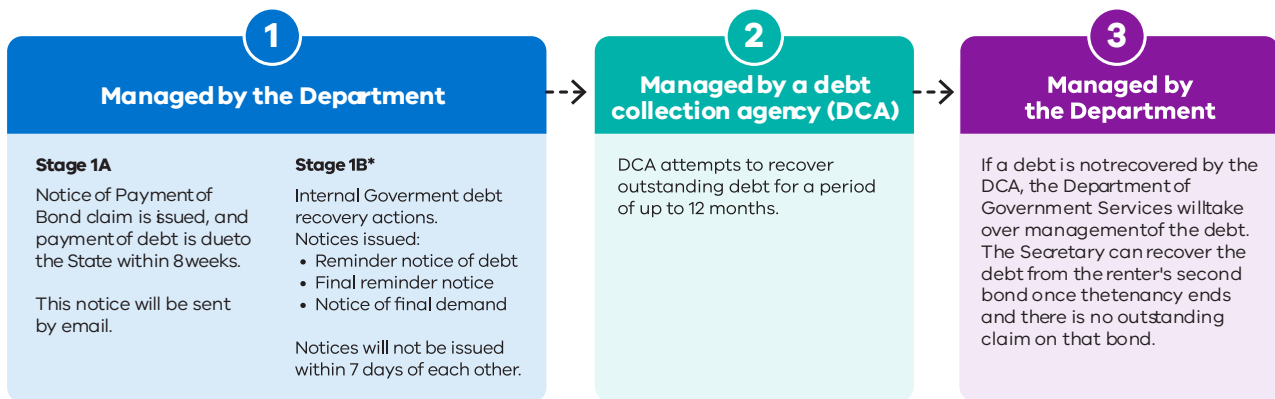
Additional information about recovering debt from the bond on the second property

If the renter has:

- entered into a payment plan, and
- is not in default of that payment plan, and
- the tenancy for the second bond ends and
- there are no outstanding claims on the bond for the second property—

the outstanding debt will not be recovered from the second bond and the payment plan will continue. In this case the renter will not be able to transfer their bond if there is still an active payment plan, as this means there is still an outstanding debt under the PRBS.

Figure 2: Summary of the stages of debt management and recovery under the PRBS



*Notices for Stage 1B will predominantly be sent by electronic means. Notices will be sent via post by exception and timeframes for these notices will adhere to legislative requirements.

Options for paying the debt

If a renter owes a debt to the State under the PRBS, they may be able to repay it in different ways.

These options may include:

- **lump sum payment** — paying the full amount by the due date
- **standard payment plan** — a voluntary payment plan for eligible renters who agree to the payment plan terms and conditions
- **hardship payment plan** — a payment plan for eligible renters who need more time to repay due to hardship.

If a payment plan is in place, the renter must repay the debt in line with the agreed payment schedule.

Renters can pay the full amount at any time.

3. Payment plans

Payment plans are available to help renters repay debts owed under the PRBS. They recognise that some renters may need more time to pay for a number of reasons, including hardship.

There are 2 types of payment plans under the PRBS:

- standard payment plans
- hardship payment plans.

Under the RT Act, a payment plan may allow a debt to be repaid:

- by instalments
- by giving more time to pay past the initial due date
- by a combination of instalments and more time to pay.

A renter can enter into a standard or hardship payment plan at any time from when the Notice of Payment of Bond Claim is issued until the due date in the final Demand Notice. If the payment plan assessment process is being completed when these notices are being issued, no further action will be taken until the assessment of the payment plan has been completed.

Standard payment plans

Standard payment plans will be available to all renters who owe a debt to the State under the PRBS. The application process for these payment plans will be made as easy as possible for the renter via the online Debt Management System, provided the renter agrees to the relevant terms and conditions.

Renters will be able to choose a standard payment plan through the online Debt Management System for **up to 24 months**. The length of the plan will depend on the amount of debt owed.

- If the debt is \$500 or less, the payment plan will run for up to 12 months.
- If the debt is more than \$500, the payment plan may run for up to 24 months.

Payments may be made weekly, fortnightly or monthly.

The minimum payment amount will be the amount needed to repay the full debt within the relevant 12-month or 24-month period.

The renter may also:

- choose to pay more than the minimum amount for each instalment
- pay the debt in full at any time.

Additional points:

- A standard payment plan is voluntary. Renters do not have to choose this option.
- A standard payment plan cannot be entered into once the debt has been referred to a debt collection agency.
- If the debt has been referred to a debt collection agency, any payment plan will be managed under that agency's processes.

There will be a review process available for standard payment plans, if the renter has any concerns or issues with the outcome of the standard payment plan process.

Eligibility and process for a standard payment plan

The standard payment plan option is available to all renters and will be available to all renters who:

- owe a debt under the PRBS
- agree to the payment plan terms and conditions
- complete the required process for a standard payment plan.

When the renter applies, the online Debt Management System will ask the renter to select:

- the repayment period
- the payment amount
- the preferred payment frequency, such as weekly, fortnightly or monthly
- the payment plan start date, this means the first date of payment. This is required to be within two weeks of the application.
- the option to increase the payment amount from the minimum payment amount per selected frequency.

The renter must provide all the required information for a payment plan to be granted.

To enter into a standard payment plan, the renter must also:

- accept the payment plan terms and conditions
- provide any required proof of identity
- provide any other information required.

After the renter has completed all required steps, the renter will be notified in real time if a standard plan application has been successful or not.

A payment plan will commence when the Secretary/delegate receives the first payment by its due date.

If payments are overdue

If a renter misses payments under the plan, they will be in breach of the payment plan terms and conditions.

The renter will receive two reminders via email and SMS. If the overdue amount is still overdue within 14 days and if 8 weeks has passed from the date the Notice of Payment of Bond Claim was issued, the internal debt recovery process will begin under Stage 1B ([see figure 2](#)), as the renter will be in breach of the terms of the payment plan.

Hardship payment plans

Hardship payment plans are available for up to 36 months.

A renter must apply to the Secretary for a hardship payment plan and be approved before they can enter into a hardship payment plan. Each application will be assessed a case-by-case basis.

The minimum monthly repayment amount and the length of the plan will depend on the renter's individual circumstances.

This approach allows DGS to assess the use and operation of hardship payment plans. The intent of these plans is to help alleviate hardship by giving the renter a longer period of time to repay the debt. Hardship payment plans encourage the renter to create a payment plan over 36 months that takes into account their individual circumstances.

What hardship means

For the purpose of hardship payment plans under the PRBS, the definition of hardship is:

Hardship occurs when circumstances arise that create severe difficulty or suffering for a renter. This hardship must impact the renter's ability to repay the debt owed under the PRBS.⁷

⁷ For example, hardship may arise where payment of a PRBS debt would limit a renter's ability to meet the necessities of life, including essential medical treatment or supplies; essential utility services (such as water, energy and internet); and basic living needs such as food, accommodation, clothing, childcare and education, transport and insurance. *Ministerial Guidelines Relating to the Payment of Rates and Charges*, 24 December 2025, https://www.localgovernment.vic.gov.au/_data/assets/pdf_file/0024/222468/Appendix-One-Ministerial-guidelines-relating-to-payment-of-rates-and-charges-December-2025.pdf.

Hardship can arise for many reasons. These may include, but are not limited to:

- employment difficulties
- loss of employment
- unemployment of the renter or a family member
- reduced, low or insufficient income
- medical issues, injury, illness or mental illness affecting the renter or a family member
- alcohol or other drug use
- the death of a family member or loved one
- difficult family circumstances
- family violence or economic abuse
- elder abuse
- gambling
- scams or fraud
- incarceration
- natural disaster
- barriers to accessing essential services, including event-based, systemic or market-based factors that result in economic or social exclusion or harm.⁸

Eligibility and process for a hardship payment plan under the PRBS

Where a renter owes a debt under the PRBS, to be eligible for a hardship payment plan:

- the renter must be experiencing hardship within the definition of hardship in these Guidelines, and
- the hardship experienced must be impacting their ability to repay their debt under the PRBS.

⁸ For these Guidelines, the definition of hardship aligns with the *Ministerial Guidelines Relating to the Payment of Rates and Charges*, 24 December 2025, https://www.localgovernment.vic.gov.au/_data/assets/pdf_file/0024/222468/Appendix-One-Ministerial-guidelines-relating-to-payment-of-rates-and-charges-December-2025.pdf.

The application process will include the renter:

- confirming they have a debt under the PRBS
- identifying they are experiencing hardship within the definition of hardship in these Guidelines and providing evidence of this as outlined in the *Evidence required* section of these Guidelines.
- confirming the hardship identified is affecting their ability to repay the debt within the limits of a standard payment plan. The renter must also provide evidence of this in accordance the *Evidence required* section of these Guidelines.
- providing any required proof of identity
- accepting the hardship payment plan terms and conditions.

Hardship payment plans where there is more than one renter

Bonds cannot be split under the PRBS. If a bond has been transferred and there is more than one renter who is responsible for repaying the debt, only one renter needs to apply for a hardship payment plan and provide evidence of hardship where relevant.

The hardship may relate to all renters on the bond, or one renter on a bond with multiple renters.

If the application relates to only one renter, the other renters will need to agree to the hardship payment plan terms and conditions. The application form will ask for confirmation that the other renters agree.

It will also ask whether the renter consents to personal information being shared with the other renters where required under the *Privacy and Data Protection Act 2014* (Vic).

If the renter does not want their personal details shared with the other renters, then the hardship payment plan may be granted to all renters, as a payment plan without the reference to hardship. This will be provided the applicant confirms on the application form that all renters on the bond have agreed to the payment plan start date, duration, instalments and frequency outlined on the application. If these change during the application process all renters will be required to agree to any changes.

Evidence required

The renter must provide documents that show the hardship they are experiencing, and how that hardship affects their ability to repay the debt.

At least one form of evidence from Type A or B below is required, as well as any relevant evidence from Type C. The evidence required will depend on the type of hardship the renter is experiencing:

Type A: Government agency documents

Examples include documents from:

- Centrelink
- the Australian Taxation Office
- the National Disability Insurance Agency
- Victoria Police
- Victorian Courts.

Type B: Certified documents

Examples include:

- medical certificates
- referral from financial counsellors
- legal documentation
- statutory declarations.

Type C: Personal information

Examples include:

- payslips
- evidence of job loss or reduced hours
- unpaid bills
- repayment notices
- bank statements.

Additional evidence for family violence and elder abuse

If a renter identifies family violence as the reason for hardship, the first priority must be the safety of the renter and any other residents.

Any staff supporting a renter's hardship application in this situation will use a victim-centred, trauma-informed approach. This includes:

- using safe and respectful communications
- checking safe contact details
- confirming the renter's preferred way to be contacted.

Evidence of family violence and/or elder abuse may include **one or more** of the general documents listed above in the Evidence required section, if that is the applicant's preference. Alternatively, it may include one or more of the following:

- a statutory declaration
 - the renter must not provide personal details about their circumstances
 - for example, the wording "Experiencing financial hardship due to family violence" is sufficient.
- a document issued by a court or the police:
 - a Family Violence Intervention Order, or
 - a Family Violence Safety Notice
- a document from a family violence or other support service
- a document from a registered health practitioner (including maternal and child health nurses), lawyer or police service
- a referral from a specialist family violence service, financial counsellor, housing service or mental health service.⁹

If a renter cannot provide evidence in relation to family violence or elder abuse, they must state in the application form that it is not reasonable or safe to provide that evidence.

Any evidence provided to DGS will be handled in line with the Information Privacy Principles in Schedule 1 of the *Privacy and Data Protection Act 2014 (Vic)* and the *Health Records Act 2001 (Vic)*.

⁹ Based on evidence requirements used by the Department of Families, Fairness and Housing in the *Utility Relief Grant Scheme*, available at: <https://services.dffh.vic.gov.au/utility-relief-grant-scheme-non-mains>.

How to apply for a hardship payment plan

The process for applying is outlined below.

Application to DGS Secretary

The renter applies to the DGS Secretary through the online Debt Management System. This will include providing:

- the required application information
- relevant evidence for hardship and impact of hardship
- any required proof of identity.

Application assessment

The Secretary will review the application and either approve or decline it. This will be completed within 10 business days after receiving a complete application.

Request for more information, if needed

The renter will be asked to provide more information if needed. The application will not be treated as complete until the additional information is received.

If the application is approved

The renter:

- will be notified within 10 business days of DGS receiving the complete application. The notice will include the frequency of payments, starting date, length of the payment plan and the payment amounts.
- must accept the payment plan terms and conditions and then begin making payments in accordance with these.

If the application is declined

The renter will be notified by email within 10 business days of DGS receiving the complete application. The notice will also explain the basis for refusal and processes for review (see further [*Review process*](#)).

Hardship applications after referral to a debt collection agency

A renter may still be able to access a hardship payment plan after their debt has been referred to a debt collection agency, if they meet the criteria and evidence as outlined in these Guidelines.

In these cases, the debt collection agency will manage the application process with the renter.

This recognises that hardship can change over time, and some renters may need a hardship payment plan later in the debt recovery process.

Review process

If a hardship payment plan is declined, the renter may ask for the decision to be reviewed.

To request a review, the renter must complete an application form through the online Debt Management System.

The renter must explain why they want the decision reviewed. For example, they believe:

- they have additional evidence or information to support their application
- some relevant factors were not taken into account.
- some non-relevant factors were taken into account.

The review will be completed within 10 business days after DGS receives a complete request.

If DGS asks for more information, the request will not be treated as complete until that information is received.

The renter will be notified of the outcome within 10 business days after DGS receives the complete review request by email.

When a renter can apply again

If a hardship payment plan application is declined, the renter can apply again only if there is new evidence or their circumstances have changed.

The renter may also choose to seek a review of the original decision through the review process above.

Variation of payment plans

A renter may apply to the Secretary to change the terms of a standard payment plan or a hardship payment plan.

Until a decision is made, the renter must continue to comply with the current payment plan.

How to apply for a change

If a renter wants to change a payment plan, they must apply through the online Debt Management System.

The renter will be notified of the decision within 10 working days after DGS receives a complete application by the online Debt Management System.

If the application is declined, the current payment plan will continue.

Changes to standard payment plans

If a renter has an approved standard payment plan in place and wishes to vary it, the change must be within the current thresholds for payment plans see [Eligibility for standard payment plans](#) in this section of the Guidelines.

These changes can be requested by the renter through the online Debt Management System. The renter may apply to make the change directly through the online Debt Management System.

The online Debt Management System will notify the renter in real time and in writing if the variation application is successful.

Until a decision is made, the renter must continue to comply with the current payment plan.

The renter will be able to apply to the Secretary through the online Debt Management System for a review of the decision if they have an issue with the outcome.

Changes to hardship payment plans

If a renter has an approved hardship payment plan in place and wishes to vary it, the change must be within the existing thresholds for hardship payment plans, see section [Hardship payment plans](#) in this section of the Guidelines.

These changes can be requested by the renter through the online Debt Management System.

The renter will be notified by email and SMS within 10 business days of a complete variation request if the variation application is successful. The renter may apply for a review of the variation decision through the online Debt Management System.

Until a decision is made, the renter must continue to comply with the current payment plan.

Changes made by the Secretary or delegate

The Secretary may also change the terms of a payment plan if:

- the amount of debt owed to the State changes because fees, charges or costs have been added to the debt
- part or all of the debt has been written off.

The renter will be notified of this change by email and SMS.

Cancelling a payment plan

A payment plan may be cancelled by application to the Secretary by the renter. The mechanism for this will be the online Debt Management System.

Overpayments

If a renter pays more than the amount owed to the State, the extra amount will be refunded to the renter.

4. Debt write-off for hardship – exceptional circumstances

As there is a hardship payment plan option for up to 36 months, the Secretary will only write-off debt where the renter can satisfy hardship criteria for write-off, under section 423ZC of the RT Act. The hardship criteria is as follows:

1. Only renters who are natural persons are eligible for write-off; and
2. Exceptional circumstances are demonstrated.

Exceptional circumstances will be considered on a case-by-case basis and may include but are not limited to personal circumstances, whether permanent or temporary, including acute financial difficulty – such as bankruptcy and debilitating life events such as a serious acute illness.

An application process is required for write-off and will be available through the online Debt Management System. This application process will require the relevant information and evidence for the write-off requested.

Written notification of the outcome of the write-off application will be sent via email to the applicant.