



on behalf of the **Legal Services Commissioner**
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David Edward Mccarthy
616 Oneriri Road
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Account statement for legal aid debt: 13443117

David Edward Mccarthy

18-Mar-2015

Legal aid number:

13443117

Statement period:

04-Jun-2013 to 18-Mar-2015

Date	Description	Increase	Decrease	Balance
4/06/2013	Opening Balance			NIL
4/06/2013	Estimated Debt Amount	\$4,360.00		\$4,360.00
26/07/2013	Electronic Payment		\$10.00	\$4,350.00
2/08/2013	Electronic Payment		\$10.00	\$4,340.00
9/08/2013	Electronic Payment		\$10.00	\$4,330.00
16/08/2013	Electronic Payment		\$10.00	\$4,320.00
23/08/2013	Electronic Payment		\$10.00	\$4,310.00
30/08/2013	Electronic Payment		\$10.00	\$4,300.00
6/09/2013	Electronic Payment		\$10.00	\$4,290.00
13/09/2013	Electronic Payment		\$10.00	\$4,280.00
20/09/2013	Electronic Payment		\$10.00	\$4,270.00
27/09/2013	Electronic Payment		\$10.00	\$4,260.00
2/10/2013	LINZ Fees (Security)	\$90.00		\$4,350.00
4/10/2013	Electronic Payment		\$10.00	\$4,340.00
11/10/2013	Electronic Payment		\$10.00	\$4,330.00
18/10/2013	Electronic Payment		\$10.00	\$4,320.00
25/10/2013	Electronic Payment		\$10.00	\$4,310.00
1/11/2013	Electronic Payment		\$10.00	\$4,300.00
8/11/2013	Electronic Payment		\$10.00	\$4,290.00
15/11/2013	Electronic Payment		\$10.00	\$4,280.00
22/11/2013	Electronic Payment		\$10.00	\$4,270.00
29/11/2013	Electronic Payment		\$10.00	\$4,260.00
6/12/2013	Electronic Payment		\$10.00	\$4,250.00
13/12/2013	Electronic Payment		\$10.00	\$4,240.00
20/12/2013	Electronic Payment		\$10.00	\$4,230.00
27/12/2013	Electronic Payment		\$10.00	\$4,220.00
3/01/2014	Electronic Payment		\$10.00	\$4,210.00
10/01/2014	Electronic Payment		\$10.00	\$4,200.00
17/01/2014	Electronic Payment		\$10.00	\$4,190.00
24/01/2014	Electronic Payment		\$10.00	\$4,180.00
31/01/2014	Electronic Payment		\$10.00	\$4,170.00
7/02/2014	Electronic Payment		\$10.00	\$4,160.00
14/02/2014	Electronic Payment		\$10.00	\$4,150.00
21/02/2014	Electronic Payment		\$10.00	\$4,140.00

28/02/2014	Electronic Payment		\$10.00	\$4,130.00
7/03/2014	Electronic Payment		\$10.00	\$4,120.00
14/03/2014	Electronic Payment		\$10.00	\$4,110.00
21/03/2014	Electronic Payment		\$10.00	\$4,100.00
28/03/2014	Electronic Payment		\$10.00	\$4,090.00
4/04/2014	Electronic Payment		\$10.00	\$4,080.00
11/04/2014	Electronic Payment		\$10.00	\$4,070.00
22/04/2014	Electronic Payment		\$10.00	\$4,060.00
28/04/2014	Electronic Payment		\$10.00	\$4,050.00
2/05/2014	Electronic Payment		\$10.00	\$4,040.00
9/05/2014	Electronic Payment		\$10.00	\$4,030.00
16/05/2014	Electronic Payment		\$10.00	\$4,020.00
23/05/2014	Electronic Payment		\$10.00	\$4,010.00
30/05/2014	Electronic Payment		\$10.00	\$4,000.00
6/06/2014	Electronic Payment		\$10.00	\$3,990.00
13/06/2014	Electronic Payment		\$10.00	\$3,980.00
18/06/2014	Cancel Estimated Debt Amount		\$3,890.00	\$90.00
18/06/2014	Final Debt Amount	\$40,097.25		\$40,187.25
20/06/2014	Electronic Payment		\$10.00	\$40,177.25
27/06/2014	Electronic Payment		\$10.00	\$40,167.25
1/07/2014	LINZ Fees (Security)	\$170.00		\$40,337.25
4/07/2014	Electronic Payment		\$10.00	\$40,327.25
11/07/2014	Electronic Payment		\$10.00	\$40,317.25
18/07/2014	Electronic Payment		\$10.00	\$40,307.25
25/07/2014	Electronic Payment		\$10.00	\$40,297.25
1/08/2014	Electronic Payment		\$10.00	\$40,287.25
8/08/2014	Electronic Payment		\$10.00	\$40,277.25
15/08/2014	Electronic Payment		\$10.00	\$40,267.25
22/08/2014	Electronic Payment		\$10.00	\$40,257.25
29/08/2014	Electronic Payment		\$10.00	\$40,247.25
5/09/2014	Electronic Payment		\$10.00	\$40,237.25
12/09/2014	Electronic Payment		\$10.00	\$40,227.25
19/09/2014	Electronic Payment		\$10.00	\$40,217.25
26/09/2014	Electronic Payment		\$10.00	\$40,207.25
3/10/2014	Electronic Payment		\$10.00	\$40,197.25
10/10/2014	Electronic Payment		\$10.00	\$40,187.25
17/10/2014	Electronic Payment		\$10.00	\$40,177.25
24/10/2014	Electronic Payment		\$10.00	\$40,167.25
31/10/2014	Electronic Payment		\$10.00	\$40,157.25
31/10/2014	Electronic Payment		\$10.00	\$40,147.25
7/11/2014	Electronic Payment		\$10.00	\$40,137.25
14/11/2014	Electronic Payment		\$10.00	\$40,127.25
21/11/2014	Electronic Payment		\$10.00	\$40,117.25
28/11/2014	Electronic Payment		\$10.00	\$40,107.25
5/12/2014	Electronic Payment		\$10.00	\$40,097.25
12/12/2014	Electronic Payment		\$10.00	\$40,087.25
19/12/2014	Electronic Payment		\$10.00	\$40,077.25
25/12/2014	Interest	\$61.49		\$40,138.74
29/12/2014	Electronic Payment		\$10.00	\$40,128.74
1/01/2015	Interest	\$61.48		\$40,190.22
5/01/2015	Electronic Payment		\$10.00	\$40,180.22
7/01/2015	Interest	\$52.69		\$40,232.91
8/01/2015	Interest	\$8.78		\$40,241.69
8/01/2015	Interest		\$8.78	\$40,232.91
9/01/2015	Interest	\$8.78		\$40,241.69

9/01/2015	Electronic Payment		\$10.00	\$40,231.69
12/01/2015	Interest	\$26.33		\$40,258.02
16/01/2015	Interest	\$35.11		\$40,293.13
16/01/2015	Electronic Payment		\$10.00	\$40,283.13
20/01/2015	Interest	\$35.10		\$40,318.23
23/01/2015	Interest	\$26.33		\$40,344.56
23/01/2015	Electronic Payment		\$10.00	\$40,334.56
26/01/2015	Interest	\$26.32		\$40,360.88
30/01/2015	Interest	\$35.09		\$40,395.97
30/01/2015	Electronic Payment		\$10.00	\$40,385.97
2/02/2015	Interest	\$26.31		\$40,412.28
6/02/2015	Interest	\$35.08		\$40,447.36
9/02/2015	Electronic Payment		\$10.00	\$40,437.36
13/02/2015	Electronic Payment		\$10.00	\$40,427.36
13/02/2015	Interest	\$61.39		\$40,488.75
16/02/2015	Interest	\$26.30		\$40,515.05
20/02/2015	Interest	\$35.07		\$40,550.12
20/02/2015	Electronic Payment		\$10.00	\$40,540.12
24/02/2015	Interest	\$35.06		\$40,575.18
27/02/2015	Interest	\$26.29		\$40,601.47
27/02/2015	Electronic Payment		\$10.00	\$40,591.47
2/03/2015	Interest	\$26.29		\$40,617.76
6/03/2015	Interest	\$35.05		\$40,652.81
6/03/2015	Electronic Payment		\$10.00	\$40,642.81
9/03/2015	Interest	\$26.28		\$40,669.09
13/03/2015	Interest	\$35.04		\$40,704.13
13/03/2015	Electronic Payment		\$10.00	\$40,694.13
16/03/2015	Interest	\$26.27		\$40,720.40
Current Balance (the total amount you owe):				\$40,720.40



M000254Q02

General Information

Interest

Please note from 2 September 2013 an amendment to the Legal Services Act 2011 allows interest to be charged on all finalised outstanding debt that is not repaid in full within 6 months. This means that for debt established prior to this date, interest will be applied from 10 March 2014. For debt established after 2 September 2013, interest will be applied to your account 6 months after you have been advised of the final amount you have to repay.

To avoid paying interest you can repay the balance in full within 6 months. Alternatively, you can reduce the amount of interest you have to pay by talking to us about your repayments.

Interest is charged at the amount set in the Legal Services Amendment Regulations 2013, which is currently 8%. This rate may go up or down as the capital charge rate adjusts. Any fluctuations in the interest rate will be applied to your account once your debt has been repaid and will not affect the amount you are currently repaying. This means that if the rate goes up during your repayment period, there may be additional interest charges which you will have to repay at the end. Alternatively, if the rate goes down, there may be a credit payable to you at the end of the repayment period.

If there has been a change in the interest rate, we will send you a letter at the end of your repayment arrangement to let you know of any changes to your account balance.

Repayments

If you have not already set up a repayment plan, or fall behind in repayments, we may take further action to recover your debt. This can include actions such as withdrawing your aid and listing your name with a credit collection agency. If your grant of aid was made on or after 2 September 2013, any outstanding amount may be recovered through a deduction notice to your employer, other source of income (e.g. benefit), or your bank account.

If you have any further questions about your debt, or wish to set up or discuss your repayment plan, please phone the **Debt Management Group on 0800 600 090, 7.30 am to 5.30 pm Monday to Friday.**