

10 October 2017

Mr Robert McKenzie
fyi-request-6543-809a7d34@requests.fyi.org.nz

Dear Mr McKenzie

Thank you for your request made under the Official Information Act 1982 (OIA), received on 13 September 2017. You have requested the following information:

Question one

What debt collection agencies do you use in Australia for collection of Student Loans.

Question two

Also do the agencies collect on behalf of IRD or do they actually own part of the debt?

Question three

If a debtor makes contact with IRD will the debt collection agency stop calling the debtor?

Please find responses to each of these questions below.

Question one

Inland Revenue uses Baycorp Australia to locate contact details and/or collect amounts in default. This is for both child support customers and student loan borrowers who we believe are living overseas.

Question two

Inland Revenue does not sell, give or transfer the debt of a borrower or defaulter to any third party agencies. Baycorp acts on behalf of Inland Revenue to locate the debtor and any payments made by student loan borrowers or child support customers are made directly to Inland Revenue.


Question three

When a defaulting student loan borrower contacts Inland Revenue following contact from Baycorp, Inland Revenue will take over the interaction. As long as the borrower continues to work with Inland Revenue to resolve their debt we will continue to manage that contact.

In cases where the borrower does not want to work with Inland Revenue, the collection agency will continue the contact.

Thank you for your request. I trust that the information provided is of assistance to you.

Yours sincerely



Maurice Lawlor
Business Owner