



# RESOLVE FOR TRADIES. POWERED BY AI

**Prepared for {NAME}** 

Name of First party v name of second party involved

Date

Resolve — Empowering you to resolve legal issues without the legal fees.

# Purpose of this document

01

This document has been created to give you a clear understanding of your situation, outline the recommended steps to move forward, and show you exactly how I can support you — without the need for a lawyer. It includes a summary of your issue, a tailored strategy based on construction industry laws, a realistic timeline, and an editable letter you can send today. My goal is to take the guesswork, stress, and legal overwhelm out of the process so you can take action quickly, confidently, and affordably.

I've been through the legal system myself. I've seen how flawed it is — how it drags on for years, causes relentless stress, and often ends up benefiting the lawyers more than the people seeking justice. It's broken, and it's expensive. That's exactly why I built this. By combining my first hand experience with the power of AI technology, I've created a system that helps trades and builders take control, get the support they need, and get real results — without the legal drama or the massive legal bill.

### Welcome to Resolve

02

Thanks for reaching out. I'm sorry you're being mucked around — you've done the work, kept your side of the deal, and now you're owed \$10,000 with no payment in sight. The good news is this: you're legally protected, even without a formal written contract.

# Your case and what you can do now

03

You can take action under the **Security of Payment Act 2002 (VIC)** — a law designed specifically for trades and subcontractors like you to get paid quickly without going to court or hiring a lawyer.

Even if there was no formal contract, the Act still applies if:

- You did construction work or supplied related goods/services, and
- You issued a valid invoice (payment claim), and
- You haven't been paid within the allowed timeframe.



How it works 04

**Step 1:** You send a new invoice marked as a **Payment Claim under the Security of Payment Act 2002 (Vic).** 

This gives the builder only 10 business days to respond.

**Step 2:** If he doesn't respond, you win by default — and can apply for adjudication and recover the amount via court enforcement.

**Step 3:** If he disputes it, it goes to **adjudication** — a fast, binding decision (usually within 2–4 weeks).

Timeline 05

Day	Action
Day 0	Send Payment Claim including new invoice under SOPA (draft letter attached)
Day 10	Deadline for builder to issue a Payment Schedule
Day 11-15	If no schedule received, apply for adjudication
Week 4-6	Adjudicator decides in your favour (if paperwork is correct)
Week 6+	Enforce as a court debt if still unpaid

You're legally in the right — and now you're using one of the strongest tools available to tradies in Victoria.

Once you send this Payment Claim, the builder is on the clock. If he doesn't respond, you can apply for a fast-track judgment.

You've done the work. Now it's time to get paid.

Your covered 06

Even without a formal contract, the builder agreed to the work and terms — and you completed it. That creates a legally enforceable right to payment, which SOPA supports.

#### We'll help you:

- Issue the correct Payment Claim
- Track deadlines
- Apply pressure without lawyers

Next Steps 07

If the builder doesn't respond within **10 business** days of receiving your Payment Claim, you can proceed to adjudication — a fast, legally binding process under the Security of Payment Act.

#### What is adjudication

Adjudication is a quick, formal dispute resolution process that doesn't require a lawyer or going to court.

It's run by an independent Adjudicator who reviews:

- Your original invoice (payment claim)
- The work you completed
- Any supporting evidence (photos, emails, messages, etc.)

If the builder doesn't respond or can't justify withholding payment, the Adjudicator can order them to pay the full amount — usually within 10–15 business days of receiving your application.

#### **How much does Adjudication Cost?**

The cost is far less than going to court or hiring a lawyer. Here's what you can expect:

Application Fee (to Adjudicator) - **Free** through some ANAs (e.g. Adjudicate Today) Adjudicator's Fee - Usually **\$500–\$1,500** depending on complexity and time involved Cost Recovery - You may recover this fee if the builder loses the case

If your documents are clear and the builder doesn't respond, you'll likely win **by default** — making this a very low-risk option to recover what you're owed.

#### What If the Builder Still Doesn't Pay?

If the Adjudicator rules in your favour and the builder still doesn't pay, you can enforce the decision as a court debt.

You'll be issued an Adjudication Certificate (about \$110–550 depending on the amount claimed), which you then file with your local Magistrates' Court.

The court will automatically treat the amount as a judgment debt — giving you legal power to recover it through:

- Garnishing funds
- Seizing goods or property
- Debt collection enforcement

#### **Summary of Next Steps**

- 1. Wait 10 business days after sending the Payment Claim
- 2. No reply? Apply for adjudication through an Authorised Nominating Authority (ANA)
- 3. Win the decision? Wait for payment (usually within 5–10 business days)
- 4. Still unpaid? Enforce the ruling through court with an Adjudication Certificate

## **Attachments**

Payment Claim Letter - Word Document

