



Paying the ATO

- <https://www.ato.gov.au/General/Paying-the-ATO/>
- Last modified: 13 Oct 2016
- QC 50294

To make a payment, go to [how to pay](#). This information applies to individuals and businesses.

You can also:

- [work out how much you owe](#)
- [get help paying](#)

How to pay

- <https://www.ato.gov.au/General/Paying-the-ATO/How-to-pay/>
- Last modified: 11 Oct 2022
- QC 50295

The quickest and easiest way to pay is with BPAY or a credit/debit card.

Make sure you provide the correct unique payment reference number (PRN) in the reference field every time you make a payment. This guarantees your money goes to the right account without delay.

BPAY®



Bill code: 75556

Reference: Your [payment reference number \(PRN\)](#)

Contact your bank or financial institution to make this payment from your Australian cheque, savings, debit card or credit card (Visa or MasterCard) account.

Credit/Debit card

You will need:

- your [payment reference number \(PRN\)](#)
- a Visa, MasterCard or American Express card.

A [card payment fee](#) will apply.

You can now add and update stored credit or debit card details on ATO online to make a one-off payment.

Pay online

Online services

Our online services are convenient, secure and accessible at any time. By registering with our Online services, you can access a range of tax and super services in one place.

Individuals and sole traders

Create or sign in to your myGov account and link to the ATO

Businesses

Log into Online services for business

Tax and BAS agents

Log into Online services for agents

Government EasyPay

Pay now with the Government EasyPay service

Pay by phone

Phone the Government EasyPay service on 1300 898 089.

Other payment options

We also have [other payment options](#) available. Note however that we are moving away from cheques and encourage you to pay electronically.

Other payment options

- <https://www.ato.gov.au/General/Paying-the-ATO/How-to-pay/Other-payment-options/>
- Last modified: 11 Oct 2022
- QC 50296

There are several ways you can make a payment to the ATO.

On this page

- [BPAY or credit/debit card](#)
- [Electronic transfer](#)
- [Direct debit](#)
- [In person at Australia Post](#)
- [Mail](#)
- [International payments](#)

You must use the correct unique payment reference number (PRN) for each payment. This guarantees your money quickly goes to the right account. Do not include anything else in this field.

BPAY or credit/debit card

BPAY or a credit or debit card are the fastest, easiest ways to pay the ATO. You can also use our online services to make a payment.

See [How to pay](#).

Electronic transfer

Transfer your payment using the following details:

Bank:	Reserve Bank of Australia
BSB:	093 003

Account number:	316385
Account name:	ATO direct credit account
Reference:	Your payment reference number (PRN)

Check your financial institution's processing times to make sure your payment reaches us on time.

Your financial institution may offer real-time payment services using Osko or PayID.

We are working towards improving available payment options but for now:

- the ATO doesn't have PayID – use the above ATO bank account details
- payments you make to the ATO may take up to four business days to appear on your ATO account when a valid [PRN](#) has been provided.

Direct debit

To have your payment automatically deducted from your Australian cheque or savings account, credit or debit card you can:

- use ATO [online services](#) (individuals and sole traders)
- use [Online services for business](#)
- phone us on 13 11 42 between 8.00am and 6.00pm, Monday to Friday.

Only the card holder can set up a direct debit using a credit or debit card.

Direct debit from a financial institution account

For direct debit from a financial institution account:

- your registered tax or BAS agent can set up the direct debit for you using [Online services for agents](#) or by phoning us.
- a [direct debit request](#) form may be completed and returned to us. Allow at least seven working days for your direct debit to be activated to ensure your payment reaches us by the due date. This form cannot be used to request a direct debit from a credit or debit card.

In person at Australia Post

You can pay at the post office by cash, EFTPOS (subject to your daily limits) or cheque. You must provide an ATO barcode with your payment.

We are moving away from cheques and encourage you to pay [electronically](#).

If you choose to use cheques and money orders, make sure they are:

- in Australian dollars
- payable to 'Deputy Commissioner of Taxation'

- marked 'Not Negotiable'
- not post-dated.

You cannot pay at an ATO site or shopfront.

Foreign investment application fees cannot be paid at Australia Post.

See also

- [GST at settlement – how to pay](#)

Mail

We are moving away from cheques and encourage you to pay [electronically](#).

If you choose to pay through the mail:

- you must include a payment slip, which can be found on selected ATO notices
- your bank or the post office may charge you a fee to use a cheque or money order
- you need to allow time for mail delivery, as well as the time to process a cheque or money order.

You can mail your payment slip and a cheque or money order to:

Australian Taxation Office
Locked Bag 1936
ALBURY NSW 1936

Make sure cheques and money orders are:

- in Australian dollars
- payable to 'Deputy Commissioner of Taxation'
- marked 'Not Negotiable'
- not post-dated.

If you don't have a payment slip you must include the following details with your payment to avoid unnecessary delays to payments being credited to your account:

- full name
- address and phone number
- account identifier – for example, tax file number (TFN) or Australian business number (ABN)
- payment type – for example, activity statement payment or income tax payment.

Don't send cash through the mail. Make sure you allow sufficient time for your payment to reach us.

See also

- [AusPost delivery standards](#) ^{EQ}

Foreign investment application fees cannot be paid by cheque or mail order.

International payments

Transfer from an overseas bank account

Contact your overseas financial institution for advice on how to make your payment through SWIFT. The payment must be sent in Australian dollars.

Bank:	Reserve Bank of Australia 65 Martin Place SYDNEY NSW 2000 Australia
Bank identifier:	RSBKAU2S
BSB:	093 003
Account number:	316385
Account name:	ATO direct credit account
Field 70: (Usually called 'details of payment')	Your payment reference number (PRN)

To ensure your payment goes into the right account you must provide an accurate PRN. Do not include anything else in this field.

Bank handling and exchange fees are generally automatically deducted from your payment, at both the overseas bank and their companion bank in Australia, before being forwarded to us. Allow for these fees when arranging your payment.

International money remitters

If you choose to use an international money remitter (a company that can help you to transfer money internationally):

- you must send the payment in Australian dollars
- ensure you provide an accurate [PRN](#) so the payment goes to the right account – do not include anything else in this field.

Foreign exchange conversion fees may vary between international money remitters. These will be included in the converted foreign currency amount to be paid.

If the payment cannot be completed for any reason, the amount will be returned to you. If an overpayment is made to the money remitter, the excess amount will be returned to you.

Ensure you allow up to four business days for payments to reach us and appear on your account. If your payment is late, you are responsible for any fees or penalty

interest that may be applied.

You can choose to use any international money remitter. However, we have an agreement with:

- [OEX](#)
- [Xe](#)

These providers have agreed to ensure:

- the PRN you enter is validated
- the A\$ value you have instructed will be sent to us without deduction of cross-border or related fees.

This means when using these providers your payment can be identified easily and we receive the full A\$ value.

Other payment details

- <https://www.ato.gov.au/General/Paying-the-ATO/How-to-pay/Other-payment-details/>
- Last modified: 01 Dec 2021
- QC 50297

This page provides payment details you may need when making payments to us.

On this page:

- [Payment reference number](#)
- [Payment processing times](#)
- [Payment slips](#)
- [Card terms and conditions](#)

Payment reference number

Your unique payment reference number (PRN) ensures your payment is credited to the correct account. A PRN may also be called an EFT code.

You will have different payment reference numbers for different types of tax. For example, income tax and activity statements. Make sure you use the right PRN for the type of tax you're paying.

Using an incorrect PRN could result in delays to payments being credited to your account and unnecessary debt collection activity.

You can go online to get your payment reference number:

- Individuals and sole traders – log in to your [myGov account linked to the ATO](#)[↗] and select Tax > Accounts > Summary

Individuals – payment reference number

Businesses – log in to [Online services for business](#)[↗] and:

- Select Accounts and payments from the menu
- Select payments then select BPAY or Other payment methods.

Businesses – payment reference number

Registered agents – log in to [Online services for agents](#)[↗]

- on the Client summary page select Accounts summary > Payment options.

Registered agents – payment reference number

Alternatively, you can:

- obtain your PRN from ATO notices or payment slips
- ask your tax agent
- phone 1800 815 886, 8.00am–6.00pm, Monday to Friday.

Next step

- [How to pay](#)

Payment processing times

Payments made electronically or at Australia Post may take up to four business days to appear on your ATO account, from the date you make the payment.

If you mail a cheque or money order to us, you will need to take into account [postal service delivery times](#)[↗]. Once we receive your payment, it may take a further four business days to be allocated to your ATO account.

See also

- [Missing Payments](#)

Payment slips

You'll need a payment slip to pay at the post office. Make sure you have the correct payment slip for the account you want to pay. Payment slips are generally available on notices of assessment or statements of account.

Business taxpayers can print a payment slip using [Online services for business](#)[☞]:

- Select Accounts and payments from the menu, then Accounts Summary.
- Choose the account required, then click Payment options, then select BPAY or Other payment methods. Select Print-friendly version to print the payment slip.

If you need to order a payment slip:

- phone 13 28 66 to order an activity statement with payment slip – you'll need your Australian business number (ABN) and be an authorised representative of the business to use this service
- phone 13 28 61 to order an ATO notice with an income tax payment slip – you'll need your tax file number (TFN) to use this service.

Before we can discuss your details or update your records, you must [establish your identity](#).

Registered agents can use [Online services for agents](#)[☞] to print payment options for their clients – on the Client summary page select Accounts summary > Payment options.

Card terms and conditions

Card payment fee

A fee will apply to card payments.

The fee:

- is a percentage of the amount being paid, based on the type of card
- is charged by your card supplier, not the ATO
- will be reviewed from time to time and may change
- is not part of your ATO debt
- is not subject to goods and services tax (GST)
- may be a deductible expense based on your circumstances.

Card payment fees

Card type	Fee
American Express	1.45%
MasterCard – International	1.99%
MasterCard – Domestic Debit	0.20%

MasterCard – Domestic Credit	0.77%
Visa – International	1.99%
Visa – Domestic Debit	0.40%
Visa – Domestic Credit	0.72%

Before you finalise your payment, you'll be advised of the total amount including the fee.

See also

- [Claiming the card payment fee as a tax deduction](#)

Card payment receipts

When you pay using any of our card payment services, we'll give you a receipt number. The payment details will be displayed on your card statement as 'ATO payment' and 'Card payment fee – ATO'.

Missing payments

- <https://www.ato.gov.au/General/Paying-the-ATO/How-to-pay/Missing-payments/>
- Last modified: 04 May 2020
- QC 62487

If you've made a payment to us but can't see it on your account, find out what to do next.

On this page:

- [BPAY®](#)
- [Credit or debit card](#)
- [Electronic transfer](#)
- [Cheque](#)
- [In person at Australia Post](#)

BPAY®

BPAY® payments can take up to four business days to be processed to your account.

Check that you used the correct biller code (75556) and payment reference number

(PRN). If not, the payment may have been stopped by your bank and returned to your bank account.

If you used the wrong biller code and paid another organisation, contact your financial institution immediately.

If you paid using a different PRN, [contact us](#) with the following details:

- payment amount
- date of payment
- receipt number
- the PRN you used
- bank account details (BSB and account number).

Credit or debit card

Credit or debit card payments can take up to four business days to be processed to your account.

If you've paid another government agency using Government EasyPay, contact your financial institution or card provider immediately.

If you paid online through myGov, or by phone, [contact us](#) with the following details:

- payment amount
- date of payment
- receipt number
- the payment reference number you used
- card provider (for example, VISA, MasterCard, etc).

Electronic transfer

Direct credit payments can take up to four business days to be processed to your account.

Check that you made the payment to the correct [BSB and account number](#). If not, contact your financial institution immediately.

If the transfer details were correct and you can't see your payment, [contact us](#) with the following details:

- payment amount
- date of payment
- receipt number
- the payment reference number you used
- your bank account details (BSB and account number).

Cheque

Cheque payments can take up to 10 business days to be delivered and processed to your account.

If the cheque has not been presented after 10 business days, you may need to contact your financial institution to stop the cheque and make alternative payment arrangements.

If the cheque has been presented but has not appeared in your account, [contact us](#) with the following details:

- payment amount
- the date the cheque was presented
- BSB and account number of cheque account
- cheque number
- drawer's name.

In person at Australia Post

If you made the payment in person at the post office, it can take up to four business days to be processed to your account.

If you can't see your payment, [contact us](#) with the following details:

- payment amount
- date of payment
- receipt number
- Australia Post branch
- reference number (on receipt)
- payment method used (cash, cheque, EFTPOS).

How much you owe

- <https://www.ato.gov.au/General/Paying-the-ATO/How-much-you-owe/>
- Last modified: 21 Apr 2021
- QC 50298

We can help you find out how much you owe.

On this page:

- [Individuals and sole traders](#)
- [Business](#)
- [Registered agents](#)

Individuals and sole traders

Online using myGov

Use your myGov account linked to the ATO to check your outstanding balance and

when your payment is due.

Log in or create a myGov account

Income tax

After lodging your tax return you'll receive a notice of assessment confirming:

- how much you owe
- the due date for payment
- your payment reference number (PRN).

You can use our online services accessed through myGov to view your notice of assessment.

See also:

- [myGov](#)[↗]
- [Why you may receive a tax bill](#)

PAYG instalments

Pay as you go (PAYG) instalments only apply if you earn business or investment income over a certain amount. We'll notify you if you need to start paying PAYG instalments, how often you need to pay and the payment options available.

You can use our online services accessed through myGov to view, lodge, pay, vary and manage all your PAYG instalment obligations.

See also:

- [PAYG instalments](#)
- [myGov](#)[↗]

Business

If you're running a business, log in to Online services for business to find out what you owe us.

Online services for business

Find out when you need to lodge and pay:

- [due dates for businesses](#) that self-lodge

- [due dates for registered agents](#) that lodge for business.

If you can't use Online services for business, you can:

- [check your income tax assessment](#)
- [phone us](#)

Check your income tax assessment

Businesses other than companies receive a notice of assessment from us after they lodge their tax return.

The notice of assessment states:

- how much you owe
- the due date for payment
- your payment reference number (PRN).

Fully self-assessed companies and super funds don't usually receive a notice of assessment.

Sole traders and partners in partnerships can check what income tax they owe through our online services accessed through a [myGov account](#)[↗] linked to the ATO.

PAYG instalments

If you're earning business income, you may be required to pay PAYG instalments. When we write to tell you that you have to pay instalments, we'll let you know how often to pay and the options available.

Phone us

Businesses can find out what tax they owe, and when it's due, by phoning us on 13 28 66 during [operating hours](#).

Contact us immediately if you believe your account balance is incorrect.

Next step:

- [How to pay](#)

If you disagree with your tax assessment

If you think your tax assessment is incorrect, you can [dispute or object to an ATO decision](#).

Your payment is still due

Even if you're disputing an assessment, you must still pay the outstanding amount by the due date – unless you have a [deferral or 50:50 arrangement](#).

Overdue amounts, disputed or otherwise, incur interest. If the dispute is resolved in your favour we will generally pay you interest on your overpayments.

We may take recovery action for outstanding taxes even if you've requested a review or lodged an objection or appeal.

Seeking a deferral or 50:50 arrangement

You can write to us, explaining your reasons, if you want to defer your tax payment until your dispute has been resolved. If you have a good payment history, we may agree to defer recovery action until the dispute is resolved. However, interest will apply from the due date on any amount that is still payable when the dispute is resolved.

We may be able to offer you a 50:50 arrangement, where you pay at least 50% of the disputed amount plus any other outstanding tax debts. You also agree to provide any information needed to resolve the dispute. In return, you can defer paying the remaining amount until the dispute is resolved.

If your objection is unsuccessful you will only be charged 50% of the interest that accrues on the outstanding amount from the date you made the 50% payment. This concession is increased to 75% if your case is funded as part of the test case litigation program.

See also:

- [Correct \(amend\) an income tax return](#)

Registered agents

To find out how much your client owes:

- use [Online services for agents](#)
- phone us on 13 72 86 (fast key code 1 2 5 1).

Debts on hold

- <https://www.ato.gov.au/General/Paying-the-ATO/How-much-you-owe/Debts-on-hold/>
- Last modified: 20 Sep 2022
- QC 66102

Debts on hold are not visible on your account balance but remain payable. New credits and refunds are offset against it.

On this page

- [About debts on hold](#)
- [Offsetting credits](#)

- [Re-raising debts on hold](#)
- [What to do if your debt is re-raised](#)
- [View a debt on hold transaction in ATO Online](#)

About debts on hold

When a debt is placed on hold, we do not try to collect the debt. Usually this is because it is not an economical option for us.

A debt deemed uneconomical for collection will be re-raised later if you become entitled to credits. These credits will be applied to reduce the balance, or if your circumstances change.

When we make the decision to place debts on hold:

- we notify you by letter that we have paused debt collection, any credits you become entitled to will be offset against the debt, and it may be re-raised in future depending on your circumstances
- in Online Services you will see a transaction with the description 'non-pursuit' on your Statement of Account, for the relevant account
- your debt on hold amount will not show as an outstanding balance on your account, as we have made it 'inactive', but the debt is still on your record
- although we may have decided to place your debt on hold at a point in time, the debt will remain owing. [General Interest Charges \(GIC\)](#) may apply automatically to what you owe.

You can get more details in [PS LA 2011/17](#) *Debt relief, waiver and non-pursuit*.

Making payments towards your debt on hold

If your circumstances change and you are able to pay all or part of your debt, you can pay at any time. Payment options can be found on [how to pay](#).

If you are unable to pay in full, you can [contact us](#) to discuss payment options, including a [payment plan](#).

Offsetting credits

Offsetting is where we use a credit or refund from one account to pay off an outstanding or on-hold debt on another account.

We may offset credits from one of your accounts to reduce the amount you owe from your on-hold debt.

An offset transaction can be found on your [statement of account](#) and in your Online Services account with the description 'Offset'.

The law requires us to offset credits against any tax debt you owe, except in limited circumstances, including when:

- you have a payment plan for all your outstanding debts, which you have been

fully complying with

- the tax debt has a future due date
- the tax debt is for a director penalty liability
- the available credit is a Family Tax Benefit amount
- you have been granted a deferral of recovery action.

To find out more, refer to [Tax support for individuals](#) or [Tax support for businesses and not-for-profits](#).

You can get more details in [PS LA 2011/21](#) *Offsetting of refunds and credits against taxation and other debts*.

For information about your rights and obligations visit [taxpayers' charter](#).

Re-raising debts on hold

We may re-raise some or all a tax debt we previously placed on hold when new information becomes available that suggests recovery of the debt is now possible.

We may reactivate your debts on hold if:

- your situation has changed, and we have reason to believe you are now able to pay the debt
- you agree to pay your debt
- we offset a credit against your debt.

Notifying you

When a debt is re-raised:

- you will receive a Statement of Account
- we may notify you or your authorised representative, either by phone or in writing.

What to do if your debt is re-raised

When we notify you that your debt has been re-raised, you need to pay the outstanding amount in full by the due date advised.

If you are unable to pay by this date, you may be able to set up a [payment plan](#) to pay in instalments. For more information see [support to lodge and pay](#).

View a debt on hold transaction in ATO Online

Individuals and sole traders:

- visit [Online services for individuals](#)
- select the Tax drop-down menu
- select Accounts
- select Tax accounts
- choose the account you want to view

- select Filter
- update the 'from' date to 01/01/2000
- scroll through the account or download CSV (Excel) file and search for the following transactions 'non-pursuit' 're-raise of non-pursuit', 'partial re-raise of non-pursuit' and 'cancellation of non-pursuit' – the net amount of the debit/s minus the credit/s is the remaining balance of the debt on hold.

Registered tax professionals:

- visit [Online services for agents](#)
- visit View client list or Favourite clients (if you have added client to favourite list)
- choose Client identifier
- select the Accounts and payments drop-down menu
- select Tax accounts
- choose the account you want to view
- select Filter
- update the 'from' date to 01/01/2000
- scroll through the account or download CSV (Excel) file and search for the following transactions 'non-pursuit' 're-raise of non-pursuit', 'partial re-raise of non-pursuit' and 'cancellation of non-pursuit' – the net amount of the debit/s minus the credit/s is the remaining balance of debt on hold.

Businesses:

- visit [Online services for business](#)
- select the Accounts and payments drop-down menu
- select Tax accounts
- choose the account you want to view
- select Filter
- update the 'from' date to 01/01/2000
- scroll through the account or download CSV (Excel) file and search for the following transactions 'non-pursuit' 're-raise of non-pursuit', 'partial re-raise of non-pursuit' and 'cancellation of non-pursuit' – the net amount of the debit/s minus the credit/s is the remaining non-pursued balance of debt on hold.

Help with paying

- <https://www.ato.gov.au/General/Paying-the-ATO/Help-with-paying/>
- Last modified: 16 Dec 2022
- QC 50299

If you can't pay on time, there are support options you can access to meet your tax and super obligations.

[Payment plans](#)

Find out how to set up a manageable payment plan to pay down your debt.

[Managing payments](#)

How to manage your payments, including prepayments and payment transfers.

[Compromise of tax debt](#)

Find out what happens in a compromise of tax debt and how to apply for one.

[Deferring repayments](#)

Work out if you can defer or amend your compulsory payment or overseas levy.

[If you don't pay](#)

Find out what happens if you don't pay and how to engage with us early so we can help you deal with your debt.

[If you can't lodge or pay on time – Easier to read information](#)

Find out about lodging and paying in a way that is easy to read and uses pictures to explain ideas.

[Other languages](#)

Get help with paying in other languages.

Authorised by the Australian Government, Canberra.

Payment plans

- <https://www.ato.gov.au/General/Paying-the-ATO/Help-with-paying/Payment-plans/>
- Last modified: 15 Nov 2022
- QC 69390

How to use a payment plan to pay your tax liability in instalments over a period of time.

On this page

- [What is a payment plan?](#)
- [Important information for taxpayers entering a payment plan](#)
- [Setting up a payment plan](#)
- [Interest-free payment plans for overdue activity statement amounts](#)
- [Managing your payment plan](#)
- [Checking the status of your payment plan](#)
- [Secured payment plans](#)

What is a payment plan?

A payment plan allows you to break down your payment into smaller amounts that are made via instalments and Aspread over a fixed period of time. Within a payment plan, you pay back an agreed sum of money weekly, fortnightly or monthly until the balance is cleared.

Who can enter into a payment plan?

- Individuals
- sole traders
- businesses
- registered tax or BAS agents on behalf of their clients.

Important information for taxpayers entering a payment plan

- Any tax credits and refunds you receive will be used to reduce your tax debt. This is called [offsetting](#). It does not replace the required instalment payment.
- General interest charge (GIC) will accrue until the debt is paid.
- You can make additional voluntary payments or pay off the debt at any time.
- You still need to lodge your activity statements and tax returns and pay any associated liabilities on time.

What to do before setting up a payment plan

When thinking about setting up a payment plan you need to consider:

- how much you can pay to meet each scheduled instalment (including interest on any overdue amounts)
- your future obligations.

You can use our [online payment plan estimator](#) to calculate a payment plan you can afford. This tool also helps you work out how quickly you can pay off a tax debt and how much interest you'll be charged. The longer you take to pay off your debt, the more interest you'll need to pay.

Once you work out a suitable payment scenario based on your circumstances, you can use it as a guide to set up a payment plan to meet your tax obligations.

You cannot use this estimator for [super guarantee charge](#) debts. To get help managing your super obligations, you can phone our [lodge and pay enquiry line](#).

Setting up a payment plan

In some circumstances you will be able to set up a payment plan online, without our assistance.

Sometimes you may still need to contact us for assistance, even if the [payment plan estimator](#) indicates you have found a suitable arrangement. We may ask for more detail about your circumstances, including about your:

- income, such as

- employment
- interest
- rent
- royalties
- dividends
- expenses, such as
 - transport
 - groceries
 - gas, electricity and water bills
 - recreation and entertainment costs
 - insurance
 - financial (for example credit cards, personal loans)
 - clothing and personal care
 - education and childcare
 - TV, phone and internet
 - minimum mortgage repayments or rent
- assets
- bank balances, creditors and debtors.

If you are in business, we may ask you to provide details of your:

- business income over the last 3 months
- business expenses over the last 3 months
- other cashflow information, such as whether
 - the business is seasonal
 - previous activity statements are a reflection of ongoing statements.

We ask for this information so we can work with you to create an appropriate and manageable payment plan.

To set up a payment plan without our assistance, see the information for your circumstances:

- [individuals and sole traders](#)
- [businesses](#)
- [registered agents](#)

Individuals and sole traders

The easiest way to set up a payment plan if you owe \$100,000 or less is to use our [online services](#). To use online services, you need an active [myGov](#) account linked to the ATO.

You may be eligible to set up, adjust or cancel an existing payment plan.

If you can't access online services via myGov, you can phone our [self-help service for individuals](#). If you have trouble using our automated phone service, you'll be connected to a person to help you during [operating hours](#).

Make sure you have your Australian business number (ABN) or tax file number (TFN) handy, and the full details of your outstanding amount. You may also be able to make a late payment through this number.

Our aim is to help you pay amounts you owe in the shortest time and save you interest. When you set up a payment plan, you'll be provided with:

- an upfront amount you need to pay
- examples of instalment amounts that have been manageable for clients with similar circumstances to yours.

You can vary the upfront and instalment amounts above or below the amounts provided, up to certain values.

If you can't afford a payment plan offered online, or you owe more than \$100,000, phone our [lodge and pay enquiry line](#) during operating hours to discuss your options.

Before you call, work out a plan you can afford using our [payment plan estimator](#).

Businesses

If your business owes \$100,000 or less, you can set up a payment plan:

- via [Online services for business](#)¹⁷ – select Accounts and payments then payment plans
- by phoning our [automated service for business enquiries](#)
- through your registered tax agent or BAS agent who can use online services to enter a payment plan on your behalf.

If you have trouble using our automated phone service, you'll be connected to a person who will help you during [operating hours](#).

To set up a payment plan, you need your ABN or TFN, and the full details of your outstanding amount.

If you have overdue amounts from activity statements, you may be eligible for an [interest-free payment plan](#).

If your business owes over \$100,000, phone our [lodge and pay enquiry line](#) during operating hours to discuss your options.

Before you phone, work out a plan you can afford using our [payment plan estimator](#).

Registered agents

If you're a registered tax or BAS agent, you can use our [Online services for agents](#) to view, set up, adjust or cancel a payment plan for your client.

This video explains [how to set up a payment plan for your client](#).

You can set up a payment plan if your client:

- has an existing debit amount less than \$100,000 (total balance or overdue amounts)
- does not already have a payment plan for that debit amount.

If your client doesn't meet these requirements, you can phone our [registered agent phone line](#) to discuss their options. Use our fast key code guide to get in touch with the right area.

Interest-free payment plans for overdue activity statement amounts

Small businesses that owe activity statement amounts may be able to make interest-free payments over 12 months.

Eligibility

You may be eligible for an interest-free payment plan if your business:

- has an annual turnover of less than \$2 million
- has recent amounts owed from an activity statement of \$50,000 or less that have been overdue for up to 12 months
- has a good payment and lodgment history, including
 - no more than one payment plan default within the last 12 months
 - no outstanding activity statement lodgments
- cannot obtain finance (such as a loan) through normal business channels
- can demonstrate ongoing viability.

How it works

You must agree to a payment plan that allows the amounts owed to be paid by direct debit within 12 months. Even if you receive a letter stating that interest will apply, it will be remitted as long as you maintain your payment plan.

While you're paying your bill, you:

- can check your running account balance by logging into the [Online services for business](#)^{ca} or phoning our [business enquiry line](#)
- must meet all of your other payment and lodgment obligations.

Registered tax or BAS agents can check the running account balance by:

- using [Online services for agents](#)
- phoning our [registered agent phone line](#)
- phoning 13 72 86 (Fast Key Code 1 2 5 1).

If you're already in a payment plan

You can ask us to change your existing payment plan to an interest-free payment plan if you satisfy the eligibility criteria.

If your request is approved, we'll cancel your previous plan. The interest-free period

will start from the date you enter into the new plan.

Phone our [business enquiry line](#) during operating hours to change to an interest-free payment plan if eligible.

Managing your payment plan

Setting up direct debit

The easiest way to stay on top of your payment plan instalments is to set up a direct debit. You can set up direct debit payments at the same time you set up your payment plan – from either a financial institution (bank) account or a credit or debit card.

Only the card holder can set up a direct debit payment plan using a credit or debit card. Alternatively, you can pay individual instalments with your credit card or any of the other payment options available for [paying the ATO](#).

Changing how you pay your instalments

You can [modify an instalment](#) from direct debit to a different payment method.

When updating a payment plan, you can change the payment method by:

- choosing a different payment method (you must allow at least one business day to process this request)
- unlinking the payment plan from one credit or debit card and linking it to another card.

Modifying instalments

You can also modify an instalment date or amount or cancel an instalment.

You will need to do this at least 2 days before the payment date. A payment plan cannot be modified online if the current plan extends for longer than 24 months or if the changes will extend the plan by longer than 24 months.

You can update the instalment amounts of your payment plan through our online services:

- individuals and sole traders can use [ATO online services](#)
- businesses can use [Online services for business](#)^{CA} on the Payment Plan page
- tax and BAS agents can use [Online services for agents](#).

Tax and BAS agents cannot modify the payment plan or instalment schedule if the payment method is direct debit via credit or debit card. Only the card holder can do this.

Checking the status of your payment plan

Individuals and sole traders can view the status of their payment plan in [ATO online services](#). From the Tax menu, select Payment and then select Payment Plans from

the next menu.

Business clients can check their payment plan status from the Accounts and Payments menu in [Online services for business](#)[□]. For more detail about each payment plan status, click the help icon.

Arrears status

If you missed a scheduled instalment or haven't paid another tax obligation by the due date, you may still have time to pay before your payment plan defaults.

You may receive a letter from us informing you that your accounts are in arrears and you have an opportunity to catch up before your payment plan defaults. This letter outlines the minimum amount you need to pay now and other actions you need to take to prevent your payment plan from defaulting.

myGov users will receive the letter through their myGov inbox in the first instance. If you have set up a preference to send correspondence to your tax agent, the arrears letter will be sent to them.

Secured payment plans

If we can't reach an agreement with you about paying amounts you owe, we may consider accepting an offer of security where you either:

- request we defer the time of payment of a debt
- seek to pay a debt by instalments.

Our preferred securities are:

- a registered mortgage over freehold property
- an unconditional bank guarantee from an Australian bank.

For more information about a secured payment, phone our [lodge and pay enquiry line](#) during operating hours.

For more information, see [PS LA 2011/14](#) *General debt collection powers and principles*.

Managing payments

- <https://www.ato.gov.au/General/Paying-the-ATO/Help-with-paying/Managing-payments/>
- Last modified: 08 Apr 2021
- QC 50464

Tips on how to manage your payments, including prepayments and payment

transfers.

Find out about:

- [Budgeting for tax](#)
- [Making prepayments](#)
- [How to prevent debt](#)
- [Request a payment transfer](#)

See also:

- [Voluntary repayments](#)

Budgeting for tax

Keep an adequate amount aside to cover tax whenever you receive a payment that hasn't been taxed, such as:

- income as a contractor
- profit from selling shares or property (capital gains tax may apply)
- rental income
- interest and share dividends
- sharing economy payments.

You can use our income tax estimator to work out if you're likely to owe tax this income year.

See also:

- [Income tax estimator](#)
- [Investing](#)
- [Supporting your small business](#)

Making prepayments

You don't need to wait for a bill from us to make a payment. You can make prepayments at any time and as often as you like to make it easier for you to manage your tax.

What you need to do:

- get your [payment reference number \(PRN\)](#)
- work out how much to prepay using our online [tools](#) and calculators
- prepay your tax using one of our payment [methods](#).

We will hold prepayments you make towards your expected bill unless you, or your agent, request a refund. If you already have an existing debt with us, these payments may be used to pay that debt.

See also:

- [How to pay](#)
- [Interest on early payments calculator](#)

How to prevent debt

Our research shows that you are more likely to stay on top of your payments to us if you:

- keep amounts for GST, superannuation and income tax payments separate from your other business affairs – for example in a separate bank account or by making a prepayment to us
- manage your cash flow and budget for monthly income and expenses
- keep good business records and update them frequently – for example, weekly or monthly.

It's important to have a good understanding of your payment obligations so you can plan ahead to pay the right amount at the right time.

Request a payment transfer

A payment transfer is the movement of a payment from one ATO account to another ATO account if a payment has been credited to the wrong account. You can request a partial transfer where a payment should have been made for two different accounts.

You need to provide the following details to request a payment transfer:

- your contact details, including your name and phone number – you must pass proof of identity on the account the payment is being transferred from
- details of the account the payment was made to, including the PRN, account name, tax file number (TFN) or Australian business number (ABN)
- amount of the payment
- payment method – for example, credit card or BPAY
- date of the payment
- payment receipt number (if known)
- tax type – for example income or activity statement
- details of the account that the payment is to be transferred to, including the PRN, account name, TFN or ABN
- details of the amount of the payment to be transferred – you can request a transfer of the whole, or partial amount.

You can request a payment transfer by phoning 13 11 42 during our operating hours.

Businesses can use the [Online services for business](#)¹⁷ and registered agents can use [Online services for agents](#).

Compromise of tax debt

- <https://www.ato.gov.au/General/Paying-the-ATO/Help-with-paying/Compromise-of-tax-debt/>
- Last modified: 16 Dec 2022
- QC 71102

Find out what happens in a compromise of tax debt and how to apply for one.

On this page

- [What happens in a compromise and how to apply for one](#)
- [Limitations of a compromise](#)
- [Before we consider a compromise](#)
- [When a compromise will not be accepted](#)
- [How to apply for a compromise](#)

What happens in a compromise and how to apply for one

A compromise of tax debt is an agreement between us and a taxpayer to:

- accept a lesser amount to satisfy an undisputed tax debt
- not pursue the balance of an undisputed tax debt.

Strict criteria applies for us to agree to a compromise.

Depending on your circumstances, you will pay the agreed amount as a lump sum or by instalments as part of a payment plan.

When you enter into a compromise, you may be required to abandon rights under tax laws. For example, this could include the right to carry forward revenue and capital losses.

Compromise of tax debt is not a settlement even though it is often referred to as such. A settlement is when we agree with the client on the amount of a disputed tax liability.

Limitations of a compromise

Tax debts are owed to the Commonwealth. We are responsible for collecting tax debts on behalf of the Commonwealth.

While a compromise involves us agreeing not to pursue the balance of a debt, we are unable to validly discharge the remaining balance.

Before we consider a compromise

Before considering a compromise of tax debt, we first consider the options available to help you meet your tax debt obligations, including to:

- remit penalties and additional charges including [interest charges](#)
- enter into payment arrangements
- defer the time for payment
- [release you from certain tax debts](#).

We also consider:

- other options for debt recovery, for example
 - placing [debts on hold](#)
 - bankruptcy or liquidation.
- if other parameters have been met, including
 - the tax debt is undisputed
 - the compromise proposal is not for less than your total net assets
 - the compromise will not directly or indirectly impact on the other actions involving you or other parties
 - hardship is not the only reason to support the proposal
 - alternative collection options would not result in a greater return, such as issuing director penalty notices or bankruptcy
 - you do not have a poor compliance history.

When a compromise will not be accepted

We will not consider requests for compromise where:

- the tax debts are subject to dispute
- an application to waive the debt has not been finalised
- an application for release from payment of an income tax or fringe benefits tax debt has not been finalised
- you could lodge a debt agreement under Part IX of the Bankruptcy Act
- within 5 years immediately before the proposal, you have been party to an earlier agreement, bankrupt or party to a Part IX or X arrangement.

How to apply for a compromise

All requests for a compromise of tax debt must be made in writing to the Commissioner of Taxation.

Application forms are available for individuals and businesses.

You can request application forms by:

- [writing to us](#)
- phoning our [business or individual enquiry line](#).

You need to complete the relevant application form by answering all questions carefully, completely and accurately. Then return it to:

The Commissioner of Taxation
PO Box 1129
PENRITH NSW 2740

When lodging an application for a compromise, be mindful that you are essentially admitting that:

- you are insolvent
- you may have been insolvent for some time, but now do not see this situation improving
- in some cases, you may have paid out other creditors to our detriment (potentially an act of bankruptcy under the *Bankruptcy Act 1966*).

You can get more details in [PS LA 2011/3](#) *Compromise of undisputed tax-related liabilities and other amounts payable to the Commissioner*.

If you don't pay

- <https://www.ato.gov.au/General/Paying-the-ATO/If-you-don-t-pay/>
- Last modified: 18 May 2022
- QC 50300

We know that taxpayers, in particular small business operators and sole traders, sometimes have cash flow issues meaning they can't pay their whole tax bill on time.

In the case that a tax bill isn't paid by the due date, engage with us early so we can help you deal with your debt while it's still manageable. We have a number of tools and services available to [support you](#) to address your bill while it's still manageable.

We're committed to listening to your situation and helping you get back on track.

On this page

- [What happens if you don't pay](#)
- [General interest charge](#)
- [Using refunds or credits to pay debt](#)
- [External debt collection agencies](#)
- [Disclosure of business tax debt](#)
- [Stronger action](#)

What happens if you don't pay

If you don't pay the amounts you owe us on time, we will:

- charge [interest](#) on your unpaid amounts
- contact you soon after the due date by one of the following methods
 - SMS
 - messages in myGov
 - letters
 - phone
- use any [future refunds or credits to repay the amounts you owe](#).

We may take [stronger action](#) if you are unwilling to work with us to address your debt or repeatedly default on agreed payment plans.

We don't currently refer selected debts to [external collection agencies](#) for collection on our behalf, but we may do so for any cases in the future.

Make sure you lodge your activity statements and tax returns on time even if you can't pay by the due date. You'll avoid a penalty for failing to lodge on time and we'll know you're aware of those obligations.

General interest charge

If you don't pay on time, we will automatically add a general interest charge (GIC) to what you owe. Your debt will grow each day your debt remains unpaid.

Interest calculates on a daily compounding basis on the amount outstanding and is added to your account periodically.

We revise [GIC interest rates](#) quarterly.

You can generally claim a tax deduction for interest charged in the year it's incurred.

Remission of interest

You can ask us to remit, such as reduce or cancel, some or all of your interest by:

- phoning us on 13 11 42 during [operating hours](#) – for interest charges up to \$25,000
- writing to us at GPO Box 9990 in the capital city of your state or territory
- using a registered agent who can use [Online services for agents](#)²⁷.

Tell us why you think it is fair and reasonable for us to reduce or cancel your interest charges. Include the circumstances that led to your delay in payment and any steps you've taken to pay what you owe.

If your request is approved, you must include the amount of the remitted interest in your tax return as assessable income in the year it was remitted.

Using refunds or credits to pay debt

If you have a debt with us and you're due to receive a refund or credit such as from an earlier tax return or activity statement, we're required by law to use the refund or credit to reduce your debt. This is what we call [offsetting](#).

Offsetting is where we use a credit or refund from one account to pay off an outstanding or on-hold debt on another account.

We're also required to pay your refund to other Australian Government agencies if you owe them money. For example, if you have an overdue child support payment, part or all of your refund payment may be paid to Services Australia.

Once all your debts are clear, we'll refund any remaining credit to you.

We'll notify you in writing if we use your refund to pay a debt. This type of offset can also be found on your [statement of account](#) and in your Online services account with the description Offset.

If you are in serious [financial hardship](#), we may be able to pay the refund to you instead.

External debt collection agencies

Previously we referred some debts to external debt collection agencies for collection on our behalf up to April 2020. Debt cases are currently no longer actioned by external debt collection agencies. However, we may do so for any in the future. Contact us directly on 1300 466 859.

Previous external debt collection agencies we referred to

Agency	Status
Milton Graham	Debt cases are no longer actioned by Milton Graham as of April 2020.
Collection House	Debt cases are no longer actioned by Collection House as of April 2020.
Probe Operations Pty Ltd	Debt cases are no longer actioned by Probe Operations Pty Ltd as of 31 December 2019.
Recoveriescorp	Debt cases are no longer actioned by Recoveriescorp as of 31 December 2019.

Disputed debt

Previously we wouldn't refer debts to collection agencies when formally disputed. If you had [formally disputed](#) your debt after we referred it to an agency, the debt would be returned to us for action.

If you think it's a scam

If you previously received a call from a debt collection agency on our behalf, there are ways to check if it was legitimate, such as check if they asked you to pay by:

- BPAY using the ATO biller code 75556
- a method listed under our [How to pay](#) options.

You can also phone us directly on 1800 008 540 to verify they are legitimate.

Disclosure of business tax debt

If you have overdue tax debts and meet certain criteria, you may have your tax debt reported to registered credit reporting bureaus (CRBs). If you meet the eligibility criteria you will receive a [Notice of intent to disclose](#), that will advise you of the relevant action to take.

If you're already engaged with us to manage your tax debts, the debts will not be reported to CRBs.

Stronger action

We're committed to supporting taxpayers who want to do the right thing and preventing those who don't pay from gaining an unfair financial advantage. We use stronger action when people:

- are unwilling to work with us
- repeatedly default on agreed payment plans
- don't have the capacity to pay and don't take steps to resolve their situation
- have been subject to an audit where we detect deliberate avoidance and payment avoidance continues
- appear to be engaging in phoenix activities (using liquidation to avoid financial obligations without risking assets and with the intention of resuming business operations through a new entity).

Stronger action includes:

- [Garnishee notice](#)
- [Director penalty notice](#)
- [Direction to pay Super Guarantee Charge \(SGC\)](#)
- [Disclosure of business tax debts](#)

In some cases, we may take legal action to recover outstanding tax and super debts. The action we take depends on whether an individual (or sole trader), partnership, trust, superannuation fund or company owes the debt and may include:

- [Claim or summons](#)
- [Bankruptcy notice](#)
- [Creditor's petition](#)
- [Statutory demand](#)
- [Wind-up action](#)

Garnishee notice

We can issue a garnishee notice to a person or business that holds money for you or may hold money for you in the future. This requires them to pay your money directly to us to reduce your debt. We'll send a copy of the notice to you.

For individuals, we may issue a garnishee notice to:

- your employer or contractor

- banks, financial institutions and building societies where you have accounts
- people who owe money to you from the sale of real estate such as purchasers, real estate agents and solicitors.

For businesses, we may issue a garnishee notice to:

- your financial institution
- trade debtors
- suppliers of merchant card facilities.

Director penalty notice

Directors can incur penalties equal to their company's

- unpaid PAYG withholding
- net GST (inclusive of luxury car tax and wine equalisation tax)
- superannuation guarantee charge.

We may issue a director penalty notice enabling us to start legal proceedings to [recover the penalty](#).

Direction to pay super guarantee charge (SGC)

We can issue employers with a direction to pay outstanding SGC (or estimates of SGC) within a specified period. When an employer receives a direction to pay, they must ensure that they pay the full amount specified in the direction. A failure to comply with the direction is a criminal offence and can result in penalties or imprisonment.

Claim or summons

If you don't work with us to address your debt, we may file a claim or summons with the relevant court of your state or territory. Once the court recognises the debt owed, we may execute on the judgment debt in a number of ways, including by filing and serving a bankruptcy notice.

If the court imposes judgment debt interest, this amount is not tax deductible.

Bankruptcy notice

If you receive a bankruptcy notice, you need to pay your debt or make a payment plan with us within 21 days. If you're unable to do this, we may file a creditor's petition to make you bankrupt. Bankruptcy is a legal declaration that a person is unable to pay their debts. When a person becomes bankrupt, the bankruptcy trustee takes possession of nearly all of their assets and sells them to pay the person's debts.

We won't seek to bankrupt you if it is clear you're able to pay your debt in a reasonable time. If you're facing bankruptcy action, but believe you can pay your debts, you should provide us with clear evidence of your ability to pay.

You can go into bankruptcy voluntarily by filing a debtor's petition with the [Australian](#)

Creditor's petition

A creditor's petition is essentially an application to the Federal Court or Federal Magistrates Court for a sequestration order to declare you bankrupt. Anyone you owe money to, including us, can file a creditor's petition if you have committed an 'act of bankruptcy' (such as failing to comply with a bankruptcy notice), within the preceding six months.

If the sequestration order is made, you will become bankrupt and a trustee appointed to manage your estate. This usually involves the sale of the bulk of your assets to pay your creditors, including us.

The court will not issue the order if you can demonstrate you're able to immediately pay all of your debts.

Statutory demand

We can issue a statutory demand for payment to a company that has not paid its debts. A statutory demand requires the company to pay the entire debt or enter into a payment plan with us within 21 days.

If a company doesn't comply with the statutory demand, we may use the non-payment as evidence that the company is insolvent and apply to the Federal Court to wind up the company.

Wind-up action

When a court orders a company to wind up, an appointed official liquidator sells the company's assets and distributes the resulting funds to the company's creditors.

We'll take action to wind up a company if it has failed to pay its debts and we have not been able to negotiate a suitable payment plan. These circumstances may indicate that the company is insolvent and there could be a risk to us (and possibly to other creditors) that the debt will not be paid.

Disclosure of business tax debts

- <https://www.ato.gov.au/General/Paying-the-ATO/If-you-don-t-pay/Disclosure-of-business-tax-debts/>
- Last modified: 07 Jun 2022
- QC 66118

If your business meets certain criteria we may report your business debt information to credit reporting bureaus.

On this page

- [Criteria for reporting business tax debts](#)
- [Engaging with the ATO to manage your debts](#)
- [Notice of Intent to disclose](#)
- [Legislation](#)
- [Your privacy](#)
- [Registered credit reporting bureaus](#)

Criteria for reporting business tax debts

If your business meets certain criteria, we may disclose your debt information to credit reporting bureaus (also known as credit reporting agencies).

We will not report your debt information to credit reporting bureaus (CRBs) if you're already engaged with us to manage your tax debts.

We may report your business tax debt if you meet the following criteria:

- You have an Australian business number (ABN) and are not an excluded entity.
- You have one or more tax debts and at least \$100,000 is overdue by more than 90 days.
- You are not engaging with us to manage your tax debt.
- You don't have an active complaint with the Inspector-General of Taxation Ombudsman (IGTO) about our intent to report your tax debt information.

An excluded entity is either a:

- deductible gift recipient
- complying superannuation fund
- registered charity
- government entity.

We may decide not to report your tax debt information if you are experiencing [exceptional circumstances](#).

Engaging with the ATO to manage your debts

If you are effectively engaging with us to manage your debt, we will not report it, even if it is \$100,000 or more.

Effectively engaging with us means that you have:

- a payment plan and you are complying with the terms of the arrangement
- applied for [release from the tax debt](#)
- an active [objection](#) against a taxation decision to which the tax debt relates
- an active review with the Administrative Appeals Tribunal (AAT) or an active appeal to the Court
- an active review with the AAT of a reviewable decision which may affect the amount of a non-complying superannuation fund's tax debt with the relevant

regulator

- an active complaint with the IGTO in relation to the tax debt.

Exceptional circumstances

You may be able to temporarily prevent the disclosure of your tax debt information if you are experiencing [exceptional circumstances outside of your control](#).

Exceptional circumstances may be, but are not limited to:

- family tragedy
- serious illness
- impacts of natural disasters.

These are assessed on a case-by-case basis as they will impact clients in different ways.

We're committed to helping businesses with their tax and super obligations in difficult times. Contact us as early as possible and we'll work with you to find the best solution.

Cash flow issues or financial hardship are not generally considered exceptional circumstances. However, if these circumstances are preventing you from managing your tax debt, contact us.

Notice of Intent to disclose

We will send a written notice (letter) if we plan to disclose your business' tax debt.

The notice will tell you:

- about our intent to report your tax debt information to CRBs
- that you meet the criteria for reporting
- the information we intend to report to the CRBs
- what steps you can take to avoid your tax debt information being reported
- that you have 28 days from receiving the notice to take the necessary action.

Contact us immediately to discuss your situation if:

- you believe we've made a mistake with your debt balance
- you disagree with our decision to disclose your debt balance to CRBs.

Call the Disclosure of business tax debts enquiries line on 1300 303 570 between 9:00 am and 6:00 pm, Monday to Friday.

We will work with you to check and manage your tax debts and obligations.

If you're worried you won't be able to pay on time, or you've already missed a due date, we have [options available to support you](#).

If you are a small business, [Dispute Assist](#) is a free service that helps unrepresented small businesses with the dispute process.

Find out about [options for resolving disputes](#).

Legislation

The disclosure of overdue business tax debts legislation will:

- support businesses to make more informed decisions because overdue tax debts will be more visible
- encourage taxpayers to engage with us to manage their tax debts and avoid having them disclosed
- reduce unfair financial advantage of businesses that do not pay their tax on time.

See more on [Treasury Laws Amendment \(2019 Tax Integrity and Other Measures No. 1\) Act 2019](#) – Disclosure of business tax debts.

Also see [Taxation Administration \(Tax Debt Information Disclosure\) Declaration 2019^{ca}](#).

Your privacy

We only report your business tax debt information to CRBs that:

- are registered with us
- have signed a Deed of Agreement, agreeing to ATO standards on policies, practices and procedures.

Details that will be reported to CRBs include:

- your ABN
- legal name, business name
- the type of entity you are
- the amount of your overdue tax debt.

Your tax debt information will be removed from a CRB's credit report when you no longer meet the criteria. This occurs when you pay your debt in full or effectively engage with us to manage the debt.

Your credit score and credit reports

Find out how to check your credit reporting record through the [Office of the Australian Information Commissioner^{ca}](#).

Learn more about credit scores and credit reports at [Moneysmart^{ca}](#).

Registered credit reporting bureaus

CRBs that have signed a Deed of Agreement with the ATO

CRB	ABN

CreditorWatch Pty Ltd	80 144 644 244
Equifax Australia Information Services and Solutions Pty Ltd	26 000 602 862
illion Australia Pty Ltd	95 006 399 677

Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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