

## Instalment plans

The State Penalties Enforcement Registry (SPER) collects and enforces unpaid infringement notices and court ordered fines.

An instalment plan is arranged when your fine is registered with SPER. It is not the same as a *voluntary* instalment plan, which must be arranged when you first receive the infringement notice advising that you have been fined.

How an instalment plan works:

- Your fine is registered with SPER.
- SPER adds a registration fee (only to infringement notice fines), then sends you an enforcement order and your SPER party identification number. This notice tells you how long you have to pay the outstanding amount (minimum 28 days).
- If you can't afford to pay the outstanding amount in full, contact SPER to arrange part-payments under an instalment plan.
- You receive an instalment payment notice telling you how much you have agreed to pay, and on what dates.
- Use your instalment payment notice to keep track of when you have to make payments.

### How much are the instalments and how often are they paid?

Your instalment plan is negotiated when you contact SPER. You can arrange to make payments every week, fortnight or month.

### What details do I have to give SPER when I make a payment?

Every time you make a payment, you must give SPER your name, date of birth, SPER party identification number, address, telephone number and driver licence number. This information ensures that your payment is recorded correctly.

### Do I have to go to a particular place to make the payments?

No, you can pay in several ways:

- **BPAY®** – make your payment online or using phone banking. Simply contact your participating bank or financial institution to make a payment from your nominated account. For further information go to [www.bpay.com.au](http://www.bpay.com.au).
- **Australia Post** – using cash, cheque, EFTPOS or credit card (either Visa or MasterCard). Present your notice with the payment and ensure that the barcode is not torn or damaged.
- **Centrepay** – a voluntary direct deduction service available if you get an eligible payment from Centrelink, such as the Age Pension, Newstart Allowance or Austudy. You can arrange the amount to be deducted from your payment to be transferred by Centrelink. Call SPER on 1300 365 635 for further details.
- **Direct debit** – arrange an automatic payment from your bank or credit card account. To do this, call SPER or download a direct debit form from the SPER website. Fill in the form and post it to SPER.
- **Credit card** – MasterCard or Visa payments are accepted.
- **In person** – using cash, cheque or money order at any Magistrates Court or Queensland Government Agent Program (QGAP) office.
- **By phone or online** – using Australia Post POSTbillpay. For further information call 131 816 or go to [www.postbillpay.com.au](http://www.postbillpay.com.au).
- **Mail** – post a cheque or money order to SPER at GPO Box 1387, Brisbane Qld 4001.

## **What if I forget a payment?**

Contact SPER straight away to discuss possible options.

If you are paying off your fine using a direct debit from your bank account and you don't have enough money in the account to make a payment, call SPER no later than the day before your payment is due. It is too late to stop a direct debit on the day it is due. If you don't have enough funds in your account, you may be charged dishonour fees by your bank.

## **What happens if I don't pay my fine?**

If you don't pay, SPER may take any of the following enforcement actions (which may add further fees) to recover the outstanding amount:

- suspend your driver licence
- instruct your employer to deduct a certain amount from your wage each month
- instruct your bank to transfer money from your account to SPER
- seize and sell some of your property, such as your house or car
- issue a warrant for your arrest and imprisonment.

## **For more information**

Visit [www.sper.qld.gov.au](http://www.sper.qld.gov.au) or call us on 1300 365 635, Monday to Friday, 8am to 5.45pm.