

Voluntary instalment plans

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

If your infringement notice fine is equal to or more than the threshold amount shown on your infringement notice and you can't afford to pay the full amount straight away, you can arrange to make monthly part-payments under a voluntary instalment plan.

You cannot apply for a voluntary instalment plan for a court ordered fine.

Under a voluntary instalment plan, it costs you no extra to pay off your fine, provided:

- you complete the voluntary instalment plan option on the infringement notice within the time allowed
- you continue to make all your payments on time.

How a voluntary instalment plan works:

- You receive an infringement notice for a fine that is equal to or greater than the threshold amount shown on your infringement notice and you can't afford to pay the full amount in one instalment.
- Complete the voluntary instalment plan section on the infringement notice and return it to the agency named on the back. **You must do this within 28 days of receiving the fine.** You also need to send:
 - the first instalment payment of \$60
 - your full name, date of birth, address and phone number.
- The agency named on the infringement notice receives your first payment. They deduct \$60 from the fine and send your details to SPER, which then becomes responsible for collecting the rest of your fine.
- SPER sends you a voluntary instalment payment notice (this includes a schedule of payments) that tells you how much you have to pay and when you have to pay it.

- From now on, send your payments to SPER. Use the schedule of payments provided by SPER to be sure you make your payments on time.

How much are the instalment payments?

You must pay a minimum of \$60 per month (although your last payment may be less, depending on the amount of your fine).

How often do I have to pay?

You agree to make monthly payments, and the payment schedule in the voluntary instalment payment notice tells you when you have to pay. Your first payment to SPER will be due one month after you receive the notice.

Can I pay by a voluntary instalment plan if I have two fines that add up to the threshold amount or more?

No. If your fine is under the threshold amount, you must pay it in full when it's due. If you do not pay the fine on time, it will be registered with SPER and a further fee will be added.

Can I pay by a voluntary instalment plan if I have two fines, each over the threshold amount?

Yes, but you must apply for two voluntary instalment plans. Each plan requires a minimum payment of \$60 a month. This means you must pay at least \$120 a month for two fines.

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

No, once you receive your voluntary instalment payment notice, 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.

- **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.
- **Centrelink** – 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.
- **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 or call us on 1300 365 635, Monday to Friday, 8:00am to 5:45pm.

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