

State Penalties Enforcement Registry

Voluntary instalment plans

The State Penalties Enforcement Registry (SPER) collects and enforces unpaid infringement notices, court-ordered fines, offender levies and offender debt recovery orders.

What is a voluntary instalment plan?

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 in one lump sum by the due date, you can notify the issuing agency that you wish to enter into a voluntary instalment plan.

Under a voluntary instalment plan, you make an upfront payment of \$60 to the issuing agency and then monthly part-payments to SPER until the full amount has been paid.

It costs you no extra, but you must:

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

A voluntary instalment plan is different to an *instalment plan*. By notifying the issuing agency that you wish to enter into a voluntary instalment plan, you avoid having to pay the registration fee that usually

applies when an outstanding infringement notice fine is registered with SPER.

You cannot apply for a voluntary instalment plan for a court ordered fine or an offender debt recovery order.

How does a voluntary instalment plan work?

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 lump sum by the due date.

Complete the voluntary instalment plan section on the infringement notice and return it to the issuing 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 that tells you how much you have to pay and when the first payment is due.

From now on, send your payments to SPER.

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 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 is 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 a voluntary instalment plan for each fine that is issued. If you have a current instalment plan with SPER, these fines will be included in the total amount to pay for that plan.

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.
- **Centrepay** – a voluntary direct deduction service is available if you get an eligible payment from Centrelink, such as the Age Pension, JobSeeker Payment 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 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.
- **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 do not pay my fine?

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

- your driver licence may be suspended
- your employer may be required to deduct a certain amount from your wage each month
- your bank may be ordered to transfer money from your account to SPER
- an interest may be registered in your property
- your vehicle may be immobilised
- your property may be seized and sold
- a warrant may be issued for your arrest and imprisonment.

More information

Visit www.qld.gov.au/sper or call us on 1300 365 635, Monday to Friday, 8.00am to 6.00pm.

State Penalties Enforcement Registry

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www.qld.gov.au/sper