

What happens if I am having difficulties keeping to the “Rates Easy Pay” agreement?

The “Rates Easy Pay” agreement is designed to help you get up to date and keep up to date with your rates. It is important that you keep to the agreement.

Council recognises that circumstances can change and that additional pressures can arise from time to time. If you are having difficulties, please get in touch with us as soon as possible so that we can try to work something out.

What happens if I break the “Rates Easy Pay” agreement?

If you break the “Rates Easy Pay” agreement without making an arrangement with Council, we will write to you to ask you what is happening and will give you a chance to get it back on track.

If you do not contact us and do not bring the payments up to date, Council reserves the right to cancel the agreement and reapply the penalties to the account. In that event, the normal debt collection procedures will commence.

The message is clear, if you are having problems with your rates, **TALK TO US** we will do all we can to help.

How do I start a “Rates Easy Pay” arrangement?

Contact one of the Council’s Customer Service Officers or Rates Officers as soon as possible Tell them you want to talk about “Rates Easy Pay”.

Local Offices Here to Help

Kaikohe Service Centre
Memorial Avenue
KAIKOHE

Kaero Service Centre
Main Road
KAEO

Kawakawa Service Centre
Gillies Street
KAWAKAWA

Kaitaia Service Centre
Redan Road
KAITAIA

Procter Library & Service Centre
Cobham Road
KERIKERI

Rawene Service Centre
Parnell Street
RAWENE

Development Consents -
John Butler Centre
Kerikeri Road

RATES STAFF

Rates staff are available by appointment to discuss your individual rating issues.

OR

Call **0800 920 029** to talk to a Customer Services Officer or Rates Officer who will assist you set up a “Rates Easy Pay” agreement

Worried about your rates?

How Can I Pay?

Get In Touch with Council’s
Customer Service Officers



www.fndc.govt.nz

Private Bag 752, Memorial Ave

Kaikohe 0440, New Zealand

Freephone: 0800 920 029

Phone: (09) 405 2750

Fax: (09) 401 2137

Email: ask.us@fndc.govt.nz

Website: www.fndc.govt.nz

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RATES EASY PAY

In the Far North District

Rates Payment Systems

Make your rates manageable!

Rates Easy Pay

- Are you having difficulties meeting your quarterly rate payments?
- Are your rates in arrears?
- Are you being charged penalties?

If you answer yes to any of these questions, talk to the Council's Customer Service Officers or Rates Officers about the "**Rates Easy Pay**" option.

When do my rates have to be paid?

Each rates instalment must be paid in full no later than the due date shown on your rate invoice, unless you have put in place a "**Rates Easy Pay**" arrangement.

What is Rates Easy Pay?

Rates Easy Pay is a range of payment options that have been developed to assist you pay your quarterly rate accounts.

It can also assist you to catch up with arrears, make sure that you do not fall behind again and reduce the added burden of penalties.

What are my options?

The options depend on whether you are in arrears or not.

If you just want help to pay your annual rates and don't want the risk of getting penalised, you can make weekly, fortnightly, monthly payments or any other agreed regular payment period, and you will not be charged any penalties during the repayment period (provided that you keep to the agreement).

What if I am in arrears?

If you are in arrears you will need to make a regular payment that will clear your rate account and pay the current rates by the end of an

agreed period of time of not more than two years. What this means is that by the end of the period you should be totally up to date with your rates.

How much do I have to pay?

You can discuss this with the Council's Customer Service Officers or Rates Officers. If you are not in arrears, the officer will work out how much you need to pay on your chosen regular payment option, to make sure your account is cleared by the end of the rating year, 30th of June.

If you are in arrears, the officer will add up your arrears and your current rates, plus an estimate of what your rates are expected to be over the next one year or two year period, and calculate a regular payment amount that you will need to make to ensure that your rates are up to date by the end of the agreed period.

How often will I need to make payments?

This can be your choice. It can be weekly, fortnightly or monthly. The important thing is that it has to be regular payments made by **Direct Debit**.

How do I make payments?

The agreements only work if you make payments consistently and without failure. In the past Council allowed people to make payments either by Direct Debit or Automatic Payment.

However, since this scheme was introduced we have found problems with the use of automatic payments because ratepayers often do not adjust the amount they need to pay if the rates increase. This can result in arrears of rates building up again.

Another problem is that some ratepayers end up with quite large credit balances because they do not reduce their automatic payments once their arrears have been paid.

Because of these problems, Council has decided that it will now only enter into "**Rates Easy Pay**" arrangements where the ratepayer makes their payments using **Direct Debits**.

Cash payments, cheque, credit cards or other types of payments are not accepted under the "**Rates Easy Pay**" arrangement.

Direct Debit Options

There are two options for direct debits:

- Variable amount direct debit
- Fixed amount direct debit

Variable Amount Direct Debit

The safer option is the **variable amount**. With this option, the council will automatically alter the direct debit to ensure that the amount is enough to pay your rates by the end of the rating year.

Fixed Amount Direct Debit

With the **fixed amount** option, Council will charge the agreed amount to your bank account on the agreed regular payment dates. This option is sued when you need to pay off your rates over a one or two year period.

If the amount of the fixed direct debit is not enough to clear your account, Council will write to you to invite you to increase the payment amount. If you do not agree to increase the payment amount, Council reserves the right to cancel the agreement and to reapply penalties to the account.

With either of the direct debit options, provided that you keep to the agreement, you will not be charged any penalties nor will you receive reminder letters.