

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 am having difficulties keeping to 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 be commenced

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 as soon as possible at any one of the Council offices or you can contact them by phone on 0800 920 029.

Tell them you want to talk about "Rates Easy Pay".

**Don't leave it too late, get in touch with us as soon as you are worried about your rates!**

## 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  
**KERIKERI**

### RATING STAFF

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

**Call 0800 920 029 to contact a Customer Service Officer.**

**They should be able to resolve your issue or, if necessary, will make an appointment for you with a rates officer who will be able to address your concerns.**

Worried about your rates?

How Can I Pay?

Get in touch with Council's  
Customer Service Officers



Far North  
District Council

[www.fndc.govt.nz](http://www.fndc.govt.nz)

March 09

Transactionservices\_rataseasypay

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](mailto:ask.us@fndc.govt.nz)

Website: [www.fndc.govt.nz](http://www.fndc.govt.nz)



Far North  
District Council

*Te Kaunihera o Tai Tokerau Ki Te Raki*  
*Frontier of opportunity*

## RATES EASY PAY

In the Far North District

## Rates Payment Systems



Make your rates  
payments on time, every  
time

## 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 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 account unless you have put in place a "**Rates Easy Pay**" arrangement

## What is Rates Easy Pay?

Rates Easy Pay is a range of options that has 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 or any other agreed regular payment period and, provided that you keep to the agreement, you will not be charged any penalties during the repayment period.

## 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 will 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. 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. They will then estimate what your rates are expected to be over the next year or two and will use that total to 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.

## How do I make payments?

The agreements only work if you make consistent and regular payments. You can choose to do this either by **Direct Debit** or by **Automatic Payment**. Cash payments, cheques, credit cards or other types of payments are not accepted under the "**Rates Easy Pay**" arrangement.

## What is the difference?

### Direct Debit

Council's preferred option is the **Direct Debit**.

There are two options for direct debits, **fixed amount** or **variable amount**.

With the **fixed amount** option, Council will charge the agreed amount to your bank account on the

agreed regular payment dates. If the amount of the direct debit is not enough to clear your account Council will write to you to invite you to increase it.

If you do not agree to increase it, Council reserves the right to cancel the agreement and to reapply penalties to the account.

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 agreed period.

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

## Automatic Payment

With the automatic payment you are fully in control of the process but you are also responsible for making sure that it repetition, delete "sure that it" works properly. You instruct your bank to make the payment to Council. You are responsible for keeping the amount of the automatic payment up to date.

This means that if your rates increase you have to tell the bank to increase the payment. Likewise once you have paid off any arrears, you have to make arrangements with your bank to reduce the amount.

Lastly you are responsible for ensuring that the bank makes the correct payment to your rate account.

## 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.