

COUNCIL POLICY



Policy name	DEBT RECOVERY
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Abstract

The purpose of this policy is to establish the guidelines that Gunnedah Shire Council utilises in recovering outstanding accounts and also determining genuine hardship for the provision of relief.

Dates	<table> <tr> <td>Policy or amendment approved</td> <td>17 Oct 2012</td> </tr> <tr> <td>Policy or amendment takes effect</td> <td>17 Oct 2012</td> </tr> <tr> <td>Policy is due for review (up to 4 years)</td> <td>17 Oct 2013</td> </tr> </table>	Policy or amendment approved	17 Oct 2012	Policy or amendment takes effect	17 Oct 2012	Policy is due for review (up to 4 years)	17 Oct 2013
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Policy is due for review (up to 4 years)	17 Oct 2013						
Endorsed by	Manager of Finance and Governance						
Approved by	Gunnedah Shire Council, at its Ordinary Meeting of Council held 17 Oct 2012 Resolution number: 80						
Policy Custodian	Manager of Finance and Governance						
Relevant to	The Community of the Gunnedah Shire Local Government Area together with all Councillors, Council Staff, General Debtors, Council's Debt Recovery Agents, Absentee Owners, Property Management Agents and those with permitted credit accounts.						
Superseded Policies	<p>Debt Recovery – Rates, Charges and Other Debtors Policy adopted Minute No. 138.5 of Ordinary Meeting held on 17 December 2008;</p> <p>Rates – Rate Relief Due to Hardship Policy adopted Minute No. 155.2 of Ordinary Meeting held on 19 December 2001; and</p> <p>Rates – Processing Pensioner Rebate Applications Policy adopted Minute No. 406 of Ordinary Meeting held on 20 March 1996.</p>						
Related documents	<p>Council's Instrument of Delegation to the General Manager</p> <p>Council's Operational Plan</p>						
Related legislation	The Local Government Act 1993 (NSW);						

	The Local Government (General) Regulations 2005; The Trade Practices Act 1974 (s.60); and the Privacy and Personal Information Protection Act 1998 (NSW)
File number	648369

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1. Purpose
2. Scope
3. Definitions
4. Policy principles
5. Policy statement
6. Accountability, roles and responsibilities
7. Acknowledgements
8. Version control and change history
9. Annexures

1. PURPOSE

- 1.1 The purpose of this policy is to establish guidelines that Gunnedah Shire Council utilises in recovering outstanding accounts and also determining genuine hardship for the provision of relief.

2. SCOPE

- 2.1 This policy is to be adhered to by all Councillors, staff and Council's debt recovery agents.
- 2.2 This policy relates to all parties that owe monies to Council, including but not limited to ratepayers (including other charges linked to the property) and sundry debtors.
- 2.3 Those persons who are eligible for and/or receive pensioner rebates on their rates accounts are not exempt from this policy.

3. DEFINITIONS

Term	Defintion
Ratepayer	Includes the Crown in respect of rateable land owned by the Crown and means: <ol style="list-style-type: none"> (a) an owner in any case where the Local Government Act 1993, provides that a rate is to be paid to the council by the owner; and (b) a holder of a lease in any case where the Local Government Act 1993, provides that a rate is to be paid to the council by the holder of the lease.
Pensioner	An eligible pensioner as defined in Regulation 134 of the

	Local Government (General) Regulations 2005 (NSW).
Notice of Demand	Demand Letter from Council's Debt Recovery Agent.
Statement of Liquidated Claim	Is a legal document which outlines to the ratepayer the following: (a) that a claim has been made to the Court for the recovery of monies; (b) who has initiated the claim; (c) who the claim is against; (d) the monetary value of the claim; and (e) time period available to relinquish the debt.
Judgment	A finding by a Court that monies are owed by a debtor to a creditor.
Writ of Execution	A method of judgment enforcement whereby the Sheriff attends the debtor's premises on behalf of the creditor to seize goods of value for sale at public auction (the proceeds of which are given to the creditor up to the amount of the judgment).
Garnishee	A method of judgment enforcement by which monies owing to the debtor can be seized by the creditor. The most common funds seized are monies in bank accounts or wages.
Bankruptcy	A method of judgment enforcement whereby a trustee is appointed to oversee the debtor's financial affairs. Any funds raised are distributed to creditors in accordance with the Bankruptcy Act.
Winding Up	Same as bankruptcy but for companies (as opposed to individuals).
Examination	A method of judgment enforcement whereby debtors can be examined regarding their financial affairs. If they fail to appear at an examination hearing they can be arrested.
Rent for Rates	Section 569 of the Local Government Act 1993 allows Councils to order tenants of properties with overdue rates to pay rent to Councils in lieu of unpaid rates under specific circumstances.
Costs	Amounts incurred by Council in recovering overdue debts (eg. Court professional costs) which can be legally recovered from the debtor.
Sale of Land	In accordance with section 713 of the Local Government Act 1993, Council has the authority to sell land which has any unpaid rates or charges for more than 5 years.

4. POLICY PRINCIPLES

- 4.1 Council acknowledges that it has a responsibility to ensure that the collection of monies owing to it is carried out in an efficient, effective and transparent manner. In setting out to achieve same Council will commit to ensuring that all persons are treated fairly and consistently and will give due consideration and compassion to those who are suffering genuine financial hardship.

- 4.2 Council's objectives in adopting this policy are to:
- 4.2.1 ensure the collection of rates and charges, water and sewer charges and sundry debtors is carried out in an efficient, effective and transparent manner;
 - 4.2.2 minimise the value of outstanding accounts payable for rates and charges, water and sewer charges and sundry debtors;
 - 4.2.3 maximise the amount of cash-flow available to Council for the funding of operations and providing additional income through investment returns; and
 - 4.2.4 to ensure Council undertakes the recovery of outstanding accounts in compliance with relevant legislation, including the Local Government Act 1993 (NSW).
- 4.3 Council recognises that its officers have a duty to maintain the privacy and confidentiality of all ratepayers and/or customers' personal circumstances. Any personal information collected as a result of this Policy will be dealt with in accordance with the Privacy and Personal Information Protection Act 1998 (NSW).

5. POLICY STATEMENT

5A. RECOVERY MEASURES

Recovery action may commence when rates and/or charges are not paid by the due date for each quarterly instalment unless arrangements have been entered into (in writing) to make satisfactory periodical payments under Section 564 of the Local Government Act 1993.

Recovery action will commence if sundry debts (other than amounts due from Government Departments) are not paid within thirty (30) days unless arrangements have been entered into (in writing).

5.1 Rates and Charges

- 5.1.1 If rates and/or charges remain unpaid for seven (7) days after the due date of quarterly instalments, Council will issue a Reminder Letter for the outstanding amount.
- 5.1.2 If rates and/or charges continue to remain unpaid after thirty (30) days following the due date of quarterly instalments and/or a suitable arrangement has not been made to pay the debt, a Letter of Demand will be issued by Council's Debt Recovery or other appointed Agent advising that legal proceedings and costs will be incurred if full payment or a suitable payment arrangement is not actioned within fourteen (14) days.
- 5.1.3 Following the expiration of the said fourteen (14) days, if the rates and/or charges continue to remain unpaid and/or a suitable arrangement has not been made to pay the debt, Council may, under the Act, exercise its right to recover the outstanding amounts through the commencement of legal action and/or through a Sale of Land for Unpaid Rates.

5.2 Water and Sewer Usage Charges

- 5.2.1 If water and/or sewer charges remain unpaid for seven (7) days after the due date of the account, Council will issue a Reminder Letter for the outstanding amount.
- 5.2.2 If water and/or sewer charges continue to remain unpaid after thirty (30) days following the due date of the account and/or a suitable arrangement has not been made to pay the debt, a Letter of Demand will be issued by Council's Debt Recovery or other appointed Agent advising that legal proceedings and costs will be incurred if full payment or a suitable payment arrangement is not actioned within fourteen (14) days.
- 5.2.3 Following the expiration of the said fourteen (14) days, if the water and/or sewer charges continue to remain unpaid and/or a suitable arrangement has not been made to pay the debt, Council may, under the Act, exercise its right to recover the outstanding amounts through the commencement of legal action and/or pursuant to the Regulations, proceed with the restriction of water supply.
- 5.2.4 As a last resort, where water and/or sewer charges remain unpaid and/or a suitable arrangement has not been made to pay the debt, Council may begin proceedings to recover the outstanding amounts through the restriction of water supply due to non payment in accordance with the Local Government (General) Regulations 2005.

5.3 Sundry Debts

- 5.3.1 If a sundry debtor remains unpaid for seven (7) days after the due date of the account, Council will issue a Reminder Letter for the outstanding amount.
- 5.3.2 If a sundry debtor continues to remain unpaid after thirty (30) days following the due date of the account and/or a suitable arrangement has not been made to pay the debt, a Letter of Demand will be issued by Council's Debt Recovery or other appointed Agent advising that legal proceedings and costs will be incurred if full payment or a suitable payment arrangement is not actioned within fourteen (14) days.
- 5.3.3 Following the expiration of the said fourteen (14) days, if a sundry debtor continues to remain unpaid and/or a suitable arrangement has not been made to pay the debt, Council may, under the Act, exercise its right to recover the outstanding amounts through the commencement of legal action and/or refuse further credit to debtors who have credit accounts in place.

5.4 Legal Recovery Action and Costs

- 5.4.1 Council officers will exhaust reasonable avenues of recovery before initiating legal action.
- 5.4.2 If full payment or an arrangement for payment has not been put in place by the due date as stated on the Letter of Demand, then Council's Debt Recovery Agent may issue and serve a Statement of Liquidated Claim.

- 5.4.3 If the debtor does not respond to the Statement of Liquidated Claim within 28 days, Council's Debt Recovery Agent may apply for default Judgment which would be recorded against the debtor's credit file by a credit reporting agency.
- 5.4.4 Following Judgment, Council's Debt Recovery Agents may then employ one or more of the following options in order to recover the outstanding debt:
- (a) Writ against the property;
 - (b) Examination;
 - (c) Garnishee of bank accounts;
 - (d) Garnishee of wages or other income;
 - (e) Bankruptcy;
 - (f) Winding up of companies;
 - (g) Rent for Rates under s569 of the Local Government Act 1993;
 - (h) Or any other such action as advised to Council.
- 5.4.5 All legal costs and expenses incurred in recovering outstanding rates and charges and water and sewer charges will be charged against the property in accordance with Section 605 of the Local Government Act 1993.
- 5.4.6 Legal costs incurred in recovering outstanding sundry debtor accounts will be charged against the relevant sundry debtor account to which the debt is owed.

5.5 Sale of Land for Unpaid Rates

- 5.5.1 As a last resort, where rates and/or charges remain unpaid for greater than five (5) years, or one (1) year in the case of vacant land, Council will begin proceedings to recover the outstanding amounts through a Sale of Land for Unpaid Rates in accordance with the Local Government Act 1993.

5.6 Interest

- 5.6.1 Interest will accrue on all outstanding amounts at the interest rate stipulated annually in the Fees and Charges section of Council's Operational Plan.

5B. ASSISTANCE

Council recognises that due to exceptional circumstances, its customers may at times experience genuine hardship in paying rates, annual charges and fees. The Local Government Act 1993 and the Local Government (General) Regulation 2005 allow Council to provide the following assistance to ratepayers and customers:

5.7 Pensioner Concessions

- 5.7.1 Division 1 of Part 8 of Chapter 15 of the Local Government Act 1993 provides for concessions for eligible pensioners.

- 5.7.2 Under Section 575 of the Act, eligible pensioners are entitled to a rebate equivalent to half the combined rates and annual charges up to a maximum amount of \$250.00 per annum. In addition, a maximum of \$87.50 is available as a rebate for water rates and charges and a maximum of \$87.50 for sewerage rates and charges.
- 5.7.3 Pensioners requesting a rebate are required to submit a 'Pensioner Concession Application Form' (Annexure 'A') which includes production of a current Pension Concession Card issued by Centrelink or the Department of Veteran Affairs. Validity of continued entitlement will be confirmed with the relevant Department on an annual basis.
- 5.7.4 Pensioners can only claim the concession on a property if it is their sole or principle place of living.
- 5.7.5 Under Section 577 of the Local Government Act 1993, Council may, if considered appropriate, also extend the pensioner concession to ratepayers who jointly occupy a dwelling and are jointly liable for the rates and charges with an eligible pensioner.
- 5.7.6 The date of grant of pension will be taken as the relevant date for the purpose of processing an application providing it is within the same financial year as the actual date of the application.
- 5.7.7 Pensioner rates rebates for previous years will not be allowed unless the applicant satisfies Council that extenuating circumstances beyond control of the applicant were in existence. In this instance the rebate will only be applied to the previous twelve (12) months at a maximum.

5.8 Periodical Payments

- 5.8.1 In accordance with the provisions of Section 564 of the Local Government Act, customers who are unable to pay rates and charges by the due date, either because of reasons beyond their control or because payment would cause hardship, may apply to enter into an agreement with Council to make periodical payments ("The Agreement").
- 5.8.2 Council may also approve a periodical payment agreement with debtors experiencing genuine difficult circumstances.
- 5.8.3 Payments made under such an Agreement should adequately repay the outstanding debt within a twelve (12) month period, excluding exceptional circumstances under which the period may be extended to a two (2) year period.
- 5.8.4 In order for such an Agreement to be considered, a 'Payment Arrangement Form' needs to be completed subject to mutual agreement of payment amounts (Annexure 'B'). The customer is to specify the dates and amounts that are to be paid, the payment type, an appropriate contact telephone number and details of any authorised parties with whom Council or a collector can communicate with.
- 5.8.5 Verbal agreements shall not provide a reprieve from the debt recovery process.
- 5.8.6 Section 564(2) of the Local Government Act enables Council to write off or reduce interest accrued on rates or charges if the person complies with all of the requirements of an Agreement made with Council as to periodical payments of those rates and charges.

5.8.7 If a customer fails to meet the terms of an Agreement without notice, the Agreement shall become void immediately and the full amount of the outstanding debt, including accrued interest shall be due and payable. Recovery action shall be instigated immediately for the recovery of the amount due.

5.9 Interest Write Off

5.9.1 Section 567 of the Local Government Act allows Council to write off accrued interest on rates and charges payable by a person, if, in its opinion, the person was unable to pay the rates and charges when they became due and payable and any accrued interest for reasons beyond the person's control or payment of the accrued interest would cause the person hardship.

5.10 Hardship from Land Valuation Changes

5.10.1 Section 601 of the Local Government Act provides that any ratepayer who incurs a rate increase in the first year following a revaluation of land values may apply to Council for rate relief if the increase in the amount of rates payable would cause them substantial hardship. In such circumstances, Council has the discretion to defer payment of the whole or any part of the increase in the amount of the rate payable for such period and subject to conditions seen fit.

5.11 Hardship Application

5.11.1 Customers who are unable to pay rates, annual charges and/or fees for reasons beyond their control or because payment would cause genuine hardship can apply to Council for assistance at any time. If Council is satisfied that it falls within a category of hardship, which is generally only in exceptional circumstances, it has the discretion to waive, reduce or defer the payment.

5.11.2 An application for hardship must be made in writing, must address and include supporting documentation which may include but is not limited to the following:

- (i) Statement of reason for hardship
- (ii) Ownership of property details
- (iii) Marital status/details of dependants
- (iv) Interest in other land/buildings
- (v) Estimated full annual income and living expenses of household
- (vi) Estimated full value of assets
- (vii) Current bank account balances
- (viii) Annual Income Statements issued by the Australian Taxation Office for the last two (2) financial years.

5.11.3 Applicants will also be requested to attend an interview to help Council better understand the issues causing hardship.

5.11.4 Applications will be assessed by Council's Hardship Committee, consisting of Council's Director of Community and Corporate Services, Manager of Finance and Governance and Revenue Co-ordinator.

5.11.5 Each application will be assessed on an individual basis and a determination made as to the extent of relief on the basis of whether or not the hardship criteria have been satisfied by the applicant and if a proper opinion can be formed.

5.11.6 Rates and charges (including accrued interest) will be waived, reduced or deferred only under delegated authority or by resolution of Council.

6. ACCOUNTABILITY, ROLES AND RESPONSIBILITIES

6.1 Delegation – General Manager

In accordance with the Instrument of Delegation to the General Manager.

6.2 Policy Custodian – Manager of Finance and Governance

The Policy Custodian is the officer accountable for managing policy compliance and initiating the policy review process. They will also have the responsibility for all aspects of policy implementation, unless appropriately delegated to another officer.

6.3 Compliance – Revenue Co-ordinator

Council's Revenue Co-ordinator is the officer responsible for the implementation and compliance of recovery measures and assistance processes and procedures.

6.4 Debt Recovery Agency

The process of debt recovery requires a certain level of expertise and would in most cases, best be managed by a professional Debt Recovery Agent. Where utilised, any such Agent instructed to assist Council in their debt recovery processes will need to work in accordance with this Policy and Council's delegation structure.

7. ACKNOWLEDGEMENTS

7.1 The following acknowledgements are made in recognition of institutions or documents that have provided a basis, instructive comment or template to assist in the development of this Policy:

- (a) Bankstown City Council and in particular, their Administrative Guidelines for Debt Recovery of Rates and Annual Charges and their Rates and Charges, Debt Recovery and Hardship Assistance Policy;
- (b) Richmond Valley Council and in particular, their policy on Debt Recovery and Provision of Credit;
- (c) Sutherland Shire Council and in particular, their policy on Rates Recovery and Hardship;
- (d) SR Law, Local Government Debt Recovery Specialists; and

- (e) Local Government Shires Association of NSW and in particular, their Guidelines for a Council Rates Hardship Policy.

8. VERSION CONTROL AND CHANGE HISTORY

Date	Version	Approved by & resolution no.	Amendment
20/09/2012	First Draft	[Council: Res No.]	To amalgamate Council's policies on Debt Recovery, Rate Relief Due to Hardship & Processing Pensioner Rebate Applications.

9. ANNEXURES

Annexure 'A' – Pensioner Concession Application Form

Annexure 'B' - Payment Arrangement Form

PENSIONER CONCESSION APPLICATION FORM

Approved by the Chief Executive of the Division of Local Government, Department of Premier and Cabinet (delegate of the Director General, Department of Premier and Cabinet), in accordance with clause 135 of the Local Government (General) Regulation 2005 under the *Local Government Act 1993*.

APPLICATION FOR A PENSIONER CONCESSION FOR THE WHOLE OR PART OF THE YEAR COMMENCING 1 JULY 20__

Please answer all questions relevant to you using block letters and ticking appropriate boxes.

Property Assessment No. _____
(Please refer to the council rates and charges notice)

I, _____
(Full name in block letters)

of _____
(Address)

Telephone number _____ apply for a pensioner concession.

Property Description (Lot/ Plan) _____ (Office Use Only)

1 (a) I am the holder of a current Pensioner Concession Card (PCC) issued by the Commonwealth Government.

PCC No. _____ Date of Grant: ____/____/____

Please go to question 2.

OR

1 (b) I am NOT the holder of a Pensioner Concession Card. I am the holder of a Gold Card issued by the Department of Veterans' Affairs (DVA) under the *Veterans' Entitlements Act 1986* (VEA) or *Military Rehabilitation and Compensation Act 2004* (MRCA) and embossed with either:

- Totally and Permanently Incapacitated (TPI)
or
 Extreme Disablement Adjustment (EDA)
or
 War Widow/er (WW)*

*War widow/ers/wholly dependent partners must be eligible for a PCC in order to claim the pensioner concession on their rates. DVA can assist in determining your eligibility; contact DVA on 133254 or visit www.factsheets.dva.gov.au for further information on the process.

Continued next page

All DVA Applicants are also required to complete the following details:

_____ Your File No.

_____/_____/_____ Date of Grant of TPI or WW pension under the VEA:

_____/_____/_____ Date of eligibility for Special Rate Disability Pension (SRDP)* or wholly dependent partner payment** under MRCA

* date of eligibility as notified in the letter from DVA.

** date of eligibility is the date of your partner's death.

MRCA applicants - if your council is not registered for online confirmation, you will need to provide a letter from DVA. Please check with your council.

(2) Have you claimed a pensioner concession on any other property this year?

No

Yes – please provide address of property below

(3) The property for which I am claiming has been my sole/principal place of living since ____/____/_____.

(4) I am the sole owner; OR

I am liable for the payment of rates and charges on this property, together with others as listed below.

ALL OTHER OWNERS including your spouse or de facto partner should be listed.

Name	PCC Holder (Y/N)	Pension No	Date of Grant	Relationship to Me (eg. Spouse, Father, Co-owner, etc)	Resident of Property (Y/N)	% of Ownership

Evidence of joint ownership is attached; or

Evidence of joint ownership has been provided to council previously

DECLARATION

I hereby declare that the information provided is true and correct. **If you make a false statement in an application you may be guilty of an offence and fined up to \$2,200.**

Signature: _____ Date: ____/____/____.

Applicant Consent

This consent will be used for the sole purpose of authorising Centrelink to provide information to _____, (“the Council”)
[Council’s name]

to assess your eligibility in relation to concessions or services provided by Council.

Applicant Confirmation

I _____ authorise Centrelink to confirm with “the Council”
(Applicant’s name)

the current status of my Commonwealth Benefit and other details as they pertain to my concessional entitlement. This involves electronically matching details I have provided to the Council with Centrelink or Department of Veterans’ Affairs (DVA) records to confirm whether or not I am currently receiving a Centrelink or DVA benefit.

I understand that this consent, once signed, is effective only for the period I am a customer of “the Council”.

I also understand that this consent, which is ongoing, can be revoked any time by giving notice to “the Council”.

I understand that if I withdraw my consent, I may not be eligible for the concession provided by “the Council”.

A brochure is available from Centrelink that provides more details about the Centrelink Confirmation eServices or on Centrelink’s website at www.centrelink.gov.au.

I agree that, unless I revoke my consent, this Applicant Consent record is a permanent consent, and may be relied on by the council until such time as I revoke it.

I acknowledge I have read and understood this Customer Consent record.

Signature: _____ Date: ____/____/____.

PRIVACY AND PERSONAL INFORMATION PROTECTION ACT 1998

Compliance with Section 10

The information contained in this application form and any information requested for the purpose of assessing eligibility for a pensioner concession is required under the *Local Government Act 1993* and the Local Government (General) Regulation 2005. This information is required before your application for a pensioner concession can be processed. The information is private and confidential and council must not disclose the information to any person or body if it is not directly related to the purpose for which the information was collected.

If you have a complaint about the use of your personal information, contact the council's Public Officer. The information contained or referred to in this application form may be corrected and updated by you, by contacting the council.

PURPOSE OF THIS FORM

This form is to be completed by ratepayers wishing to receive a pensioner concession on council rates and certain annual charges. Eligible ratepayers are entitled to receive up to:

- \$250.00 on ordinary rates and charges for domestic waste management services
- \$87.50 off their annual water rates and charges (where service is provided by council)
- \$87.50 off their annual sewerage rates and charges (where service is provided by council)

Generally, the concessions are available to eligible pensioners, however concessions may be granted to ratepayers suffering financial hardship in certain circumstances.

The information provided by completing this form will enable council to determine eligibility to receive a pensioner concession and the level of concession the ratepayer is entitled to.

ELIGIBILITY

- Holders of the PCC (Pensioner Concession Card);
- Holders of a gold card embossed with 'TPI' (Totally Permanently Incapacitated);
- Holders of a gold card embossed with 'EDA' (Extreme Disablement Adjustment)
- War widow or widower or wholly dependent partner entitled to the Pensioner Concession Card*

* If you are a war widow or widower or wholly dependent partner but do not have a PCC, you should contact the Department of Veterans' Affairs (DVA) to test your eligibility for the DVA income support supplement. Eligibility is subject to an income and assets test.

Holders of cards other than those listed above are not eligible for the concession.

DVA Contact

For assistance from the DVA call 133 254.

Concession Provider

For more information contact your local council.

الغرض من هذا النموذج

يجب إكمال هذا النموذج بواسطة دافعي الرسوم البلدية، والراغبين في استلام تخفيض على رسوم المجلس البلدي. ويحق لدافعي الرسوم المؤهلين استلام مبالغ تصل إلى:

● \$ 250,00 على الرسوم العادية والتكاليف لخدمات إدارة النفايات المنزلية

● \$ 87,50 من الرسوم السنوية وتكاليف السماء

● \$ 87,50 من الرسوم السنوية وتكاليف تصريف مياه المحاري

بصفة عامة، فإن التخفيضات متاحة للمتقاعدين المؤهلين، ومع ذلك فقد تُمنح التخفيضات لدافعي الرسوم الذين يعانون متاعب مالية في حالات خاصة.

المعلومات المتوفرة بإكمال هذا النموذج سوف تجعل المجلس البلدي قادرا على تحديد الأهلية لاستلام تخفيض، ومستوى التخفيض الذي يستحقه دافع الرسوم.

此表格的用途

此表格供希望獲得市政稅優惠的納稅人填寫。符合資格的納稅人最高可獲得以下減價優惠：

普通市政稅及垃圾管理費減價250.00澳門

年度水費及管理費減價87.50澳門

年度廢水處理稅及管理費減價87.50澳門

符合資格的福利金領取者一般可獲得這些減價優惠。但是在某些情況下，有經濟困難的納稅人也可獲得這些優惠。

在此表格內填寫的訊息可協助市政會決定該納稅人是否有資格獲得減價優惠，以及優惠的等級。

A cosa serve questo modulo

Questo modulo deve essere riempito dai contribuenti che desiderano ricevere riduzioni sulle imposte comunali. I contribuenti che soddisfano i requisiti necessari possono ricevere le seguenti riduzioni:

- fino a \$250.00 sulle imposte comunali ordinarie e sulla bolletta per l'asporto dei rifiuti domestici;
- fino a \$87.50 sulla imposta annuale e bolletta dell'acqua;
- fino a \$87.50 sulla imposta annuale e bolletta delle fognature.

In linea generale le riduzioni vengono concesse solo ai pensionati aventine diritto ma, in alcune circostanze, possono essere estese anche ai contribuenti che si trovino in difficili situazioni economiche.

Le informazioni fornite riempiendo questo modulo consentiranno al Comune di determinare se il contribuente ha diritto alle riduzioni d'imposta e l'ammontare delle riduzioni stesse.

OBJETIVO DE ESTE FORMULARIO

Los contribuyentes que deseen recibir una rebaja en las contribuciones municipales deben responder a este formulario. Quienes reúnan los requisitos podrán recibir hasta:

- \$250,00 en contribuciones y tarifas ordinarias por servicios de administración de desechos domésticos.
- \$87,50 de rebaja anual en las contribuciones y tarifas por agua potable.
- \$87,50 de rebaja anual en las contribuciones y tarifas por alcantarillado.

En general, las rebajas están a disposición de los pensionados que reúnan los requisitos. Sin embargo, se podrán conceder rebajas a los contribuyentes que pasen por privaciones económicas en ciertas circunstancias.

La información que se proporcione respondiendo a este formulario permitirá al municipio determinar tanto si el contribuyente reúne los requisitos para recibir una rebaja como el monto de la rebaja a la cual tendrá derecho el contribuyente.

MỤC ĐÍCH CỦA ĐƠN NÀY

Đơn này cho những người đóng thuế địa phương muốn xin giảm thuế và lệ phí. Những người đóng thuế và lệ phí địa phương có thể được giảm đến:

- \$250 cho thuế địa phương thường và lệ phí cho dịch vụ đổ rác
- \$87.50 cho tiền nước và lệ phí hàng năm
- \$87.50 tiền cống rãnh và lệ phí hàng năm

Nói chung, những người hội đủ điều kiện để lãnh trợ cấp xã hội được giảm thuế và lệ phí địa phương, tuy nhiên trong một số trường hợp, những người gặp khó khăn về tiền bạc cũng có thể được giảm thuế và lệ phí.

Những chi tiết điền trong đơn này sẽ giúp hội đồng thành phố (council) ấn định xem quý vị có hội đủ điều kiện hay không và mức độ được giảm thuế và lệ phí.

GUNNEDAH SHIRE COUNCIL

PAYMENT ARRANGEMENT FORM

I _____ of _____

agree that as at _____ I owe Gunnedah Shire Council _____

for _____

I agree to pay to Gunnedah Shire Council _____ per _____

which will commence on _____ In order to repay the said debt within 12 months.

Further, I agree to pay current accounts issued by Gunnedah Shire Council as and when they fall due.

I acknowledge that interest is accruing at 10% pa calculated daily on the outstanding balance.

I understand that should I default on any agreed repayment without written notice and authority given for the default, that the full amount of the outstanding debt will become due and payable immediately and that Gunnedah Shire Council will take the necessary legal action to recover the same.

CUSTOMER
SIGNATURE _____ DATE ____ / ____ / ____

FULL NAME _____

ADDRESS _____

WITNESS
SIGNATURE _____ DATE ____ / ____ / ____

FULL NAME _____

AUTHORISED BY _____ DATE ____ / ____ / ____
SIGNATURE

NAME _____ POSITION/TITLE _____