



# Financial Hardship

## Pay my penalty by instalments (balance **over** \$240)

When you receive a penalty notice, you have 21 days to pay your penalty. If unresolved, you will be issued with a penalty reminder notice giving a further 28 days to pay.

If you are in financial hardship and cannot pay your penalty in full by the due date on your reminder notice, you may be able to pay by instalments.

To help you decide which instalment option is best for you, answer the questions below:

**1. Do you receive a government benefit?**

Yes – refer to Option A below.

No – continue to Question 2.

**2. Can you afford to pay it off over three months?**

Yes – refer to Option B below.

No – continue to Question 3.

**3. Do you have an existing Pay by Instalments schedule for other fines and want to add this penalty?**

Yes – refer to Option C below.

No – refer to Page 2 'What if I do not select one of the options outlined' for instructions on how to set up a payment plan.

<b>Option A</b> Government benefit	<b>Option B</b> Pay fortnightly instalments over three months from before reminder deadline	<b>Option C</b> Add to your existing 'Pay by Instalments'
<p>You may apply to enforce your penalty notice early to pay by instalment.</p> <p>To enforce your penalty notice early, return the completed <a href="#">Early Enforcement to Pay by Instalments Form</a>, or call us, before the due date on the penalty reminder notice.</p> <p>By enforcing your penalty notice early, you will not have to pay the usual \$65 enforcement fee*.</p> <p>You should not choose Early Enforcement if you wish to request a review or have your penalty decided in court.</p>	<p>We can extend the deadline up to three months and you can avoid the \$65 enforcement fee* by paying fortnightly instalments <b>from before the reminder due date</b>.</p> <p><b>How to apply</b></p> <p>You don't need to contact us but must start your fortnightly payments from before the penalty reminder due date/s.</p> <p>To make sure you do not miss a payment, set up Direct Debit from your bank account or Mastercard or Visa. You must keep paying the instalment amount each fortnight, for each penalty, or the penalty will enforce and the fee will apply.</p> <p>To work out your fortnightly payments for each penalty, <b>divide the outstanding amount by six</b>. If you are unsure of the amount outstanding, you can visit myPenalty on our website or call us on 1300 138 118.</p> <p>To help you keep up with your payments, we will send you a payment schedule after the reminder due date.</p>	<p>Contact us to arrange to add this penalty to your existing Pay by Instalments schedule.</p> <p><b>Note:</b> The \$65 enforcement fee* will apply but by acting early, you will avoid loss of licence and other fees.</p>

## MORE INFORMATION



[www.sdرو.nsw.gov.au](http://www.sdرو.nsw.gov.au)

### For Penalty and Reminder Notice enquiries:



1300 138 118  
7:30 am – 8:00 pm, Mon. to Fri.  
Hearing or speech impaired users:  
TTY 133 677  
Speak and Listen 1300 555 727  
Overseas callers: +612 4937 9207



Email us via:  
[www.sdرو.nsw.gov.au/contact](http://www.sdرو.nsw.gov.au/contact)



PO Box 786  
Strawberry Hills NSW 2012



Payments by post:  
PO Box 4444  
Parramatta NSW 2124

Payments by phone:  
1300 130 112 (Local and interstate)  
+612 9087 7917 (Overseas)

See your penalty notice  
for other payment options

Office of State Revenue: ISO 9001 – Quality Certified  
**Department of Finance, Services & Innovation**

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## How can I pay my penalty?

You can pay your instalments using one of the following options:

- direct debit from your bank account or Visa or Mastercard on 1300 492 392
- phone on 1300 130 112
- online at [www.sdرو.nsw.gov.au/pay](http://www.sdرو.nsw.gov.au/pay)
- BPAY using biller code 36848 and your BPAY reference number
- mail to State Debt Recovery, PO BOX 4444, Parramatta NSW 2124
- in person at any Australia Post Office or Service NSW centre.

Note: BPAY payments must be made before 3:30 pm Monday to Friday or it can take up to two working days to process.

## What if I do not select one of the options outlined?

If you do not set up and commence your payment plan before the reminder due date, a \$65 enforcement fee\* will be added to what you owe. If the fine remains unpaid, debt recovery action will commence.

When you receive your Overdue Fine, you can set up a pay by instalment arrangement over a longer timeframe by contacting us or visiting [www.sdرو.nsw.gov.au](http://www.sdرو.nsw.gov.au) and using myEnforcement Order or downloading and returning the [Payment by Instalments form](#).

If you do not pay in full or establish a payment plan we will commence debt recovery action.

\*If you are under 18, the enforcement fee is \$25.