



Request a direct debit

How to complete a direct debit request to pay your personal, business and super tax liabilities.

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How to request a direct debit

If you're an individual taxpayer, sole trader or non-individual, the easiest way to pay your tax liabilities is a direct debit request through:


- [online services for individuals](#)
- [online services for business.](#)

You can arrange to pay a direct debit from either of the following:

- [financial institution account](#)
- [credit or debit card \(card holder only\)](#)

Only a card holder can set up a direct debit payment plan using a credit or debit card.

If you can't set up a direct debit using our online services, contact us between 8:00 am and 6:00 pm, Monday to Friday.

To organise a direct debit from a financial institution account, complete a [Direct debit request \(PDF, 299KB\)](#) . We accept digital signatures on these forms. A digital signature is an electronic version of a handwritten client or authorised person signature.

If you can't pay your tax liability by the due date, we may agree to enter into a **payment plan**, depending on your circumstances.

What tax liabilities are eligible for a direct debit

The following liabilities can be paid in full or by instalments through direct debit.

These include:

- personal income tax
- fringe benefits tax
- business activity statement
- instalment activity statement
- company income tax
- super fund income tax
- super guarantee charge
- excise duty

Financial institution account details

Third-party or joint financial institution accounts are acceptable if the authorised persons on the account have signed the form.

You should check your account details against a recent statement. If you're still not sure about your account details, contact your financial institution before completing this form.

The account name refers to the entity or person's name that the account is held in, for example, your own name.

If you use a registered tax or BAS agent, they can also set up a direct debit authority from a financial institution account on your behalf using Online services for agents.

Direct debit privacy statement

We are authorised by the *Taxation Administration Act 1953* to ask for information on the *Direct debit request* form.

We will give some of this information to your financial institution and our sponsor bank to facilitate the payment of your tax liability. We may give this information to other entities authorised by law to receive it.

It is not an offence not to quote your tax file number (TFN). However, not quoting your TFN or Australian business number (ABN) may delay processing of this request.

Direct debit request service agreement

1. This direct debit request may be used to pay personal income tax, fringe benefits tax, activity statement, company income tax, superannuation fund income tax and superannuation guarantee charge.
2. Activity statement payments including pay as you go income tax instalments, fringe benefits tax, company income tax, superannuation fund income tax and superannuation guarantee charge are not automatically debited. You will need to advise the ATO of the date and payment amount to be debited, for debits from a:
 - credit/debit card, payment requests can be made on or before the due date
 - bank account, payment requests can be made at least 3 business days before the due date or requested payment date.
3. If arrangements have been made to make periodic payments, these will be debited on the dates and for the amounts specified in the ATO's written confirmation of the arrangement. If your tax liability is paid out prior to the completion of the payment arrangement, you can check ATO Online services to confirm the payment plan has been finalised and future instalments cancelled. If required, you can also [contact us](#) to cancel your arrangement.

4. A direct debit request is in force until it is cancelled. If you need to cancel your direct debit payment plan, you must give notice, for:

- credit/debit cards, at least 1 business days notice
- bank account, at least 3 business days notice.

This may be done using ATO online services or you can contact us on **13 11 42**. For bank accounts, the financial institution can also be advised. If the financial institution is advised, please also advise the ATO to prevent any further attempts to direct debit the nominated account.

5. A payment date may be requested that is earlier or later than the notified due date.

6. Where a payment cannot be processed on the date that has been requested, the ATO will attempt to direct debit the account on the next possible business day. Amounts that cannot be debited within 14 days after the requested date will not be processed. You will need to make other arrangements for these payments.

7. If you need to modify a scheduled payment or payment method, you may be able to do this using ATO online services or by contacting the Debt and Lodgment area on **13 11 42**.

8. A period of at least 14 days notice will apply where the ATO proposes to vary the details of an arrangement. Allow at least 3 business days to process a variation to an arrangement once the ATO has agreed to the proposal.

9. The account/card holder will only be liable for debit items made in accordance with this direct debit request. Only the card holder can authorise a direct debit using a credit/debit card. The ATO will advise you of any debit items in the written confirmation of the arrangement.

10. If a debit item needs to be disputed with the ATO, you can [contact us](#). We will make every attempt to ensure disputes are resolved within 5 business days. Dispute claims may also be directed to the account/card holder's financial institution.

11. It is the responsibility of the account/card holder to have sufficient clear funds available, on the requested or due date to permit the payment of debit items initiated in accordance with this direct debit request.

12. The ATO will make every attempt to ensure due dates do not fall on non-business days. If a due date falls on, or a date specified by the account holder is, a non-business day, the debit item will be processed on the next business day. Enquiries regarding non-business day debit processing may be referred to the financial institution branch where the account/card is held.
13. If a debit item is returned unpaid by the financial institution, it may result in the bank account holder being liable for dishonour fees. General interest charges on outstanding amounts may apply.
14. If the direct debit account/card details change and you want to continue using direct debit, you will need to update your details. You can do this using ATO online services or over the phone. For some bank account changes, you may be required to complete a new direct debit request form.
15. Direct all queries, requests for cancellation of a direct debit request or requests to stop individual debit items to the [Electronic Funds Transfer section](#).
16. Some information may be given to financial institutions involved in the event of a dispute or to verify that the ATO has received a direct debit request from the account/card holder.
17. Direct debit is not available on the full range of accounts. If in doubt, check with your financial institution.

Late payments

General interest charge (GIC) is calculated on a daily compounding basis. It continues to accrue on any day on which an amount is overdue. GIC can be claimed as a deduction for the income year in which it is incurred.

How to contact us

If you need more information about direct debit or the *Direct debit request service agreement* you can:

- phone us on **1800 802 308** (8:00 am to 6:00 pm, Monday to Friday)
- write to us at

– Electronic Funds Transfer section
Australian Taxation Office
PO Box 3006
PENRITH NSW2740

- fax us on **1300 730 298**.

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Our commitment to you

We are committed to providing you with accurate, consistent and clear information to help you understand your rights and entitlements and meet your obligations.

If you follow our information and it turns out to be incorrect, or it is misleading and you make a mistake as a result, we will take that into account when determining what action, if any, we should take.

Some of the information on this website applies to a specific financial year. This is clearly marked. Make sure you have the information for the right year before making decisions based on that information.

If you feel that our information does not fully cover your circumstances, or you are unsure how it applies to you, contact us or seek professional advice.

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