

CHECKLIST · RULES & COSTS

ATO credit-card payments end after 30 November: check your payment plan

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- ☐ **Check the current ATO payment method with your bookkeeper.** Identify tax payments and payment-plan instalments that use a credit card before the 30 November 2026 cutoff.
 - ☐ **Update a credit-card-linked payment plan through ATO online services.** Arrange the replacement method before the next instalment due after 30 November 2026; contact the ATO if the online change is unavailable.
 - ☐ **Allow the required setup time before an instalment.** Have the bookkeeper allow at least one business day for debit-card direct-debit changes or three business days for bank-account direct-debit changes.
 - ☐ **Check any BPAY payment before scheduling it.** Use the PRN for the correct tax account and allow up to four business days for the payment to reach the ATO and appear on the account.
 - ☐ **Check funding for the next payment with the owner.** If the replacement method creates a payment problem, contact the ATO on 13 11 42 during business hours or your tax professional before it falls due.
 - ☐ **Confirm the first payment using the new method.** Have the bookkeeper check that the payment has been made and recorded against the right ATO account.
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