

Council tax reminder

Your questions answered

Why have I received a reminder?

You have received a reminder because the due date for your council tax instalment has passed, and the council has not yet received your payment.

Why do I need to pay by the due date?

Each council tax payer is entitled to pay by instalments, are shown on the council tax bill. You are entitled to pay by instalments as long as you keep these payments up to date.

If instalments are not paid on time, the right to pay by instalments is lost and the full balance is due immediately.

What should I do now I have received this reminder?

You should pay the amount due within seven days of the date on the reminder.

What if I am having difficulty in paying?

All council tax payers are entitled to pay over 12 months, which will reduce the monthly instalment amount.

Please call 01628 683 850 to discuss making your instalments due at a time that suits you better.

If you feel you may be entitled to council tax support, please visit the council's website at www.rbwm.gov.uk to make an application. For advice on council tax support call 01628 796036.

I keep forgetting to pay, why can't you send me a reminder each month?

Your council tax bill shows the amounts due and the dates by which your payments need to be made. You should keep your council tax bill somewhere safe so that you can refer to the due dates.

You should consider paying by **Direct Debit** because the payments are taken from your bank each month.

This is the council's preferred payment method as it helps in keeping costs down. It is possible for you to have a choice of two dates for your direct debit instalments either 1st or 15th of each month.

Direct Debit payments are protected by the Direct Debit Guarantee.

To set up a Direct Debit visit www.rbwm.gov.uk and follow the link to Council Tax – Pay by Direct Debit, or call us on 01628 683 850.

I pay by payment card and it takes a while to reach you, can you take this into account and not send me a reminder?

If you pay by payment card, the payment needs to be received into the council's bank account by the due date. A payment made at the Post Office or

Council tax reminder

Paypoint outlet can take a week to be received by the council. It is your responsibility to ensure payment reaches the council on time. If you are unable to do this, you should consider paying by **Direct Debit** instead.

To set up a Direct Debit visit www.rbwm.gov.uk and follow the link to Council Tax – Pay by Direct Debit, or call us on 01628 683 850.

What if I pay when I receive the first reminder and get into arrears again?

We will send you a second reminder. After that if you do not pay on time the remaining balance for the year must be paid in full.

What if I don't bring my account up to date after receiving the first or second reminder?

You will lose the right to pay by instalments and the remaining balance for the year must be paid in full. If you do not then pay in full, the council will issue a Magistrates Court Summons and will apply for a Liability Order to be issued against you.

If a summons is issued, do I have to pay costs?

Yes. Costs of £77.50 are added to your council tax bill when a summons is issued. If the full amount, including the £77.50, is not paid in full before the court date, the council will apply to the Magistrates for a Liability Order and you will incur a further £40.00 costs.

What happens after the court hearing?

If you do not pay in full, the council then has the right to enforce payment of the council tax. For example, we can make deductions at source from your earnings or benefit, or we can instruct a debt enforcement agency to collect the amount outstanding.

If we instruct a Debt Enforcement Agency, you may incur further costs.

The council would also have the power to make you bankrupt or place a charging order on your property.

We would prefer if you contacted us as soon as you know you have a problem in paying so it doesn't get to this stage.

What if I don't think I'm liable for the amount shown on the reminder?

Contact us immediately on 01628 683 850.

Please contact us as early as possible if you are having problems paying your council tax.