

I want to pay but am in difficulties. Can you help me?

Yes. As long as we can see that you have made a genuine attempt to keep up your payments. We can, for example:

- spread your instalments over a longer period; or
- vary the amount you pay each month.

In some circumstances we will ask you to give us a financial statement. Usually, we will require you to clear your debt by 31 March.

Is there any other help available?

If you are having difficulty meeting your council tax payments, it is important that you let us know as soon as possible. It is much easier for us to help you if you contact us straight away. Our address and phone number are at the end of this leaflet.

If you are facing serious financial difficulties, we recommend that you seek advice from a professional debt counsellor. The Citizen's Advice Bureau might also be able to help.

If you are a Russet Homes tenant and you need advice about money, you can phone your Area Housing Officer on (01732) 780999.

Direct Debit – the easy way to pay

Why not change to direct debit? That way your payments are made automatically by your bank, so there's no risk of a missing a payment or paying late. You get a choice of payment date (1st, 5th, 10th, 15th, 20th or 25th). You can set up a Direct Debit over the phone by calling (01732) 876388. Please have your bank account details handy when you phone. Alternatively, there is a form on our website www.tmbc.gov.uk.

Who do I contact for help?



Phone

For queries about this reminder please ring **(01732) 876388**.

Our telephone lines can be very busy, especially before 11am. If you are unable to get through, please be patient and try again later.

Fax

Our fax number is (01732) 873530



Email

Our email address is: revenues@tmbc.gov.uk



Minicom

For text only telephones. Call (01732) 874958.



Write

If you would prefer to write to us, our address is:

The Council Tax Office, Tonbridge & Malling BC, Gibson Building, Gibson Drive, Kings Hill, West Malling, Kent ME19 4LZ.

Visit

If you wish to see someone, please call at the above address or at our offices at Tonbridge Castle in Tonbridge.

Our offices are open between 8.30am and 5.00pm Monday to Friday.

Thank you for taking the time to read this leaflet

TONBRIDGE & MALLING BOROUGH COUNCIL



INVESTOR IN PEOPLE

Council Tax Information Leaflet

REMINDER NOTICES



www.tmbc.gov.uk

Why have you sent me this reminder?

We have sent you this reminder because you appear to have fallen behind with your council tax payments. If you pay your council tax late in any month, we will send you a reminder. This will tell you how much you are behind.

A reminder is a legal document. It is important that you do not ignore it.

What should I do now?

This leaflet tells you:

- why we have sent the reminder;
- when to pay the reminder;
- what to do to avoid further reminders;
- what happens if you receive a further reminder;
- what will happen if you do not pay a reminder;
- how to query this reminder if you believe it is wrong;
- where to get help.

This leaflet also answers some common questions that people ask our staff when we send them reminders.

Please remember that we can only help you with a problem if you let us know about it.

When do I have to pay the reminder?

You must pay the reminder within the next seven days.

If you do pay within seven days, we will not take any further action and you can continue to pay by monthly instalments.

If you do not pay within the next seven days, you will lose your right to pay by instalments. Once this has happened, we might summons you to appear in court (please see below).

How can I avoid getting another reminder?

Your council tax bill tells you when you must pay your council tax. You will normally have to pay by 10 monthly instalments, from April to January. You must send your payment **to reach us by the 1st of each month**. We only allow payments to be made later in the month if they are made by **Direct Debit**.

(If you only received your bill part way through the year, or what you have to pay has changed during the year, you may have slightly different monthly instalments.)

What happens if I receive more than one reminder?

We will only send you a maximum **2** reminders each year. If you have had 2 reminders, and you are late with a further payment, we will cancel your monthly instalments. You will then have to pay the balance of the year's council tax **in full**. If you do not pay in full, we could summons you to appear in court (see below).

Could I end up in court if I don't pay a reminder on time?

Yes. If you don't pay the amount due on a reminder within 7 days, we could summons you to appear in court. If we summons you, we will charge you costs.

Why can't I pay on whichever day of the month suits me?

Council tax pays for the important local services we (along with KCC, Kent and Medway Fire Authority, Kent Police Authority and the Parish Councils) provide. If you pay your council tax late, we have to find the money elsewhere to pay for those services. The cost of doing this could increase your council tax bill in future years.

What if I can't pay on 1st of the month?

If you can't pay by the 1st of the month, we suggest that you do one of the following:

- Change to payment by direct debit. You can then choose to pay on the 5th, 10th, 15th, 20th or 25th of the month (see below for further details).
- Start making your payments early – remember that you don't normally have to pay council tax in February or March.

What if I pay at the bank or post office?

It can take several days for payments made at a bank or post office to reach us. If you pay at a bank or post office, you should make sure that you allow plenty of time for your payments to reach us. To avoid this delay, we recommend direct debit (see below).

Am I being asked to pay too much?

There are various discounts and rebates available to you. For example:

- people who live on their own are entitled to a 25% discount; and
- people on low incomes may be entitled to a reduction.

For more details of the above, please refer to the information leaflet enclosed with your council tax bill. Alternatively, please phone us on the number shown at the end of this leaflet.

What if I think the reminder is wrong?

Please let us know. We all make mistakes sometimes.

Can you cancel the reminder?

Yes, if:

- we have made a mistake; or
- you are not liable to pay council tax; or
- you made your payment before the date of the reminder but the payment didn't reach us until after we had posted the reminder to you. (Please note that, as your payments should arrive on time, we will only cancel a reminder once for this reason).