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.

NOTES

General information only, not legal, tax or financial advice. Check the full story and its sources before acting.