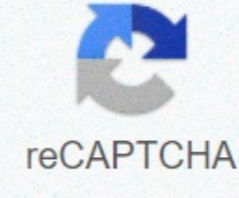




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Installment payment agreement template australia

The payment agreement shall specify the instalment plan for the outstanding balance to be made over a given period of time. This is common when the amount is too much to pay for the debtor in one installment. Accordingly, the creditor agrees to conclude a contract which is affordable in the debtor's financial situation. It often happens that payment agreements require the debtor to pay directly by credit card or ACH (direct payment in a bank account) on a recurring basis. By type (12) A payment plan is a way for someone to pay for something for a long time. This is often the case when an amount that is unaffordable for an individual is due and the creditor allows payment within months or years. Interest rate In most payment plans, there is no interest or interest, as long as payments are made on time. This is a common incentive for the debtor not to meet his obligations in the payment schedule. If there is a traditional interest rate, it cannot be greater than the state usury rate. How to set up a payment plan Set up a payment plan requires the consent of the creditor and the debtor and define the terms in the agreement. In the case of outstanding balances, the payment plan is often the last chance for the debtor to settle the debt. Step 1 – I agree to the terms of the debtor and the creditor must come to terms with the payment agreement, which benefits both parties. There are two (2) types of payment plans: Goods or services – Payment plan created for a customer who wants to buy goods or services with payments made in the short term (6-18 months). The interest rate is commonly collected. Examples: Motor vehicle, mobile phone, etc. Overdue balance – used to consolidate or enter into an agreement with a creditor where funds are due. If there is interest accumulating on the balance, it is recommended that the debtor pay 20% of his income. By agreeing to the terms, the creditor may request the debtor's last two (2) years of IRS income restitution and a copy of their last payment. Examples: past debt, debt collection, etc. Step 2 – Create a payment agreement Once the balance due has been reconciled, the terms of the payment plan should be recorded in a simple agreement. Often there is no security pledged with an incentive to pay by the debtor, there is either interest-free payments or discounted total balance. The payment agreement shall include: the creditor's name and address; Name of the debtor and address; Confirmation of the balance due; Amount due; Interest rate (if any); Repayment period; Payment instructions: Late payments (if any); law and the ruling state. Once signed by the creditor and the debtor, the contract becomes legally valid. For payment plans of more than \$10,000, it is recommended that both parties join the notary confirmation agreement signed in the presence of a notary. Step 3 - Start payment schedule Use credit card / ACH ACH form in order to obtain the debtor's payment details. Most creditors will require the debtor to establish automatic payments that will charge the debtor's credit card or bank account for each installment period. Step 4 – Release of the Debtor After payment of the balance due, the debtor will be relieved of any financial obligations. This can be completed using the release form and can also be used by the debtor to settle any outstanding balances in the credit report. Payment Agreement Sample Download: Adobe PDF, MS Word (.docx), OpenDocument Legal Aid for All South Australians Sometimes as a result of sending a final notification or subsequent letters of request it becomes clear that there is no real dispute. If an agreement on repayment in instalments can be reached, the parties now have the option of concluding an enforceable payment agreement (EPA) (Form P2). The advantage for the creditor is that if the debtor lags behind in making two payments, the claim may be issued for an outstanding balance, but the debtor will not be able to bring a defence against the claim. Instead, the creditor will be able to obtain the judgment immediately, which can then be executed like any other judgment. [See principle of uniform civil rules 62.2(4)] The advantage for the debtor is that, if he complies with the contract, he does not receive an unfavourable credit rating [principle of uniform civil rules 62.2 para. 3] and does not have to bear the court costs associated with the claim issued by the Magistrates' Court. Decision to take legal action Enforceable payment agreements : Last amendment: On 19 May 2020, the content of the legal manual is made available as a public service for informational purposes only and should not be relied on as a substitute for legal advice. For details, see the exclusion of liability information. For free and confidential legal advice in South Australia call 1300 366 424. The following sample documents are provided for informational purposes only. They are not up-to-date; They have not been reviewed by a lawyer; They may not be legally valid or enforceable. Instructions Request a Bill of Exchange Bill of Exchange Note Please note that these documents are provided for informational purposes only: They have not been verified by a lawyer We make no representations as to their quality You agree to use them at your own risk Select the document above and cut and paste the text into the selected text editor. Fill in the blanks, modify the formulation, and format them accordingly. Borrower: Lender: For the value received, the Borrower hereby unconditionally promises to pay the Lender the sum of _____ plus interest accrued at the rate of _____ percentage per annum on the unpaid balance. The entire outstanding amount becomes payable at the request of the Lender, provided that the request is not made before _____. Payment is made to the above address of the Lender or at a place that may be from time to time designated in writing by the Lender. The borrower may pay this Note in whole or in part at any time without bonus or penalty. All prepayments apply first to accrued interest and then to the principal loan amount. If the Borrower does not make a full payment within 14 days of the request, this note may be submitted for collection, and the Borrower agrees to pay all reasonable legal fees (on the basis of a lawyer) and expenses out of his own pocket to the extent permitted by law, in addition to other amounts due. The lender may transfer this Note to another holder without notice to the Borrower, and the Borrower agrees to remain associated with any subsequent holder of this Note in accordance with the terms of this Note. All Borrowers or co-signers indicated in this note are equally responsible for the repayment of the debt described in this note. The borrower dissuades submissions for payment, non-payment notices, off-set, protest and notice of protest and agrees to remain fully bound until this note is paid in full. The terms of this Note are binding on the Borrower's successors and will be in favor of and enforced by the Lender and its successors in title, legal representatives and assigns. This notice shall be construed, interpreted and regulated in accordance with the law _____ and if any provision of this Note is found by a court of competent jurisdiction to be invalid, it shall have no effect on any other provisions. Signed _____ on _____ March 2021. Borrower: _____ Witness: _____ Notary's signature: _____ My committee expires: _____ BORROWER LENDER For the value received The Borrower hereby unconditionally promises to pay the Lender the sum of _____ plus interest accrued of _____ percentage per annum on the unpaid balance. The borrower will pay \$ _____ at monthly intervals of _____ each month, starting with a \$ _____ payment of \$ _____ until the principal and accrued interest are paid in full. Payments received: first apply to any late payment outstanding; then to interest; and finally to the Customer. The borrower may pay this Note in whole or in part at any time without bonus or penalty. All prepayments shall apply: first to any outstanding late payment fees; then accrued interest; and finally to the Customer. Payment shall be made to the lender's address above or at a place which may from time to time be designated in writing by the If the payment is within 7 days, in accordance with the terms of payment, the Borrower is obliged to pay an additional delay fee of \$ _____. If the Borrower does not make any payment when it is due and the Lender notifies of such non-compliance, the Borrower must make a payment of the amount due within _____ days, otherwise the Lender may demand immediate payment of the entire outstanding principal, accrued interest and late fees. In the event of default, this Note may be submitted for collection and the Borrower agrees to pay all reasonable legal fees (on the basis of a lawyer), the collection of other fees to the extent permitted by law, in addition to other amounts due. The lender may transfer or assign this Note to another holder without notifying the Borrower, and the Borrower agrees to remain associated with each subsequent holder of this Note under the same conditions. All Borrowers indicated in this recommendation are jointly and severally liable for the repayment of the debt. The borrower dissuades the request and submission of payments, non-payment notices, off-set, protest and notice of protest and agrees to remain fully bound until this note is paid in full. The terms of this Note are binding on the Borrower's successors and will be in favor of and enforced by the Lender and its successors in title, legal representatives and assigns. This notice shall be construed, interpreted and regulated in accordance with the law _____ and if any provision of this Note is found by a court of competent jurisdiction to be invalid, it shall have no effect on any other provisions. Signed in _____ WITNESS: _____ Keep in mind that these documents reflect a specific set of responses and it is very likely that the required document is different. Don't rely on the templates below - create your own customized bill of exchange note with our website. Bills of exchange (Australian) Sample 27YIWR1.pdf 27YIWR1.pdf

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