Tax Assure

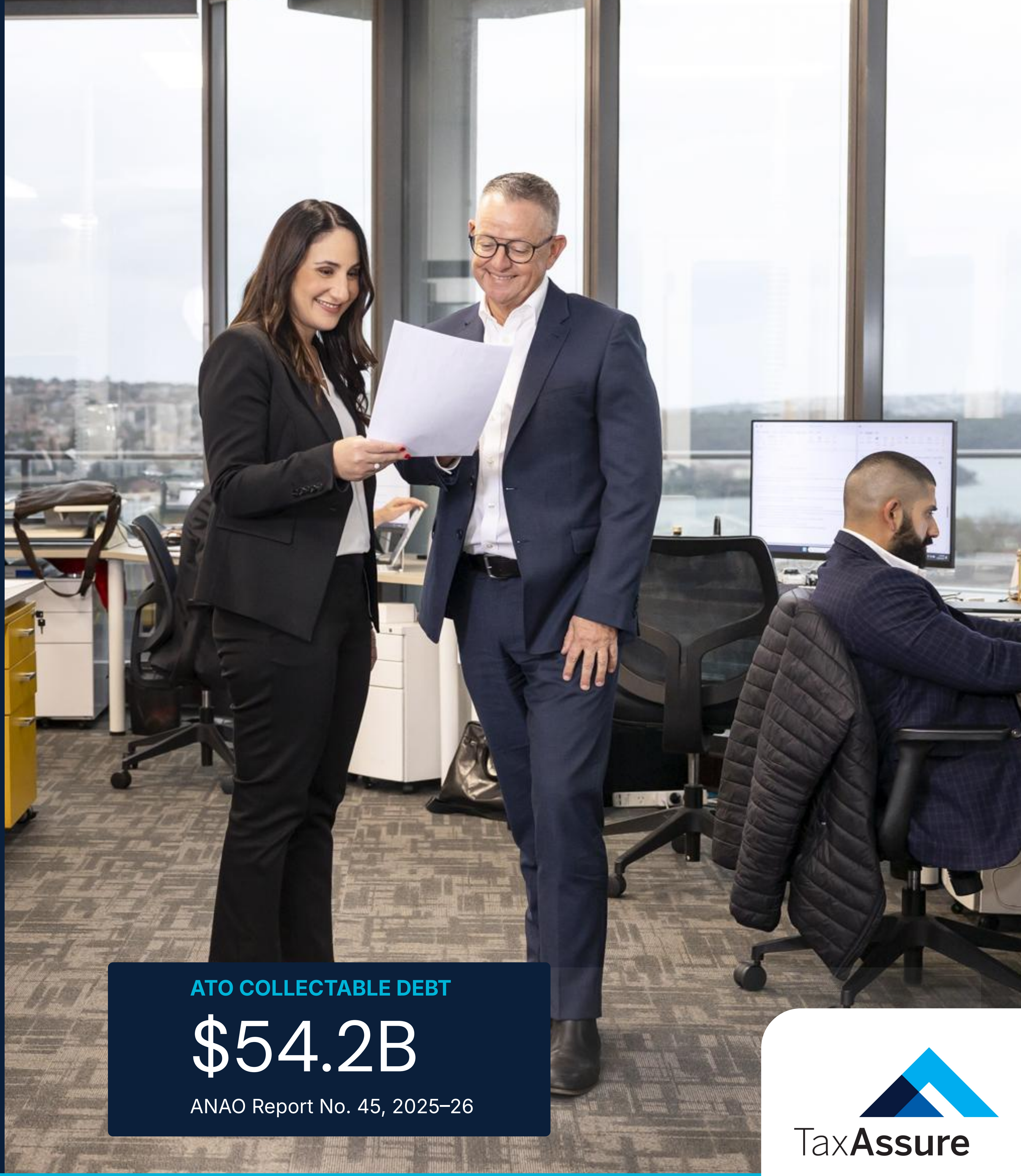
Finance Brokers Guide To Working With Tax Debt

When tax debt enters the conversation, here's what to ask.

A practical guide for brokers: How to spot it, qualify it, and turn it into an opportunity.

ATO debt doesn't kill deals. Ignoring it will.

taxassure.com.au/for-brokers · 1300 952 295



ATO COLLECTABLE DEBT

$54.2B

ANAO Report No. 45, 2025–26

How We Got Here

The ATO's enforcement escalation — from pause to full pursuit.

Pre-2020
Steady State

~$26B ATO debt

Growing 6–8% p.a. Enforcement steady. Businesses managing.

Mar 2020
ATO Pauses

All enforcement halted

Recovery paused for 9+ months. Debt accumulates silently.

2021
Debt Doubles

Pause extended

Debt nearly doubles to ~$50B. Businesses unaware of the cliff ahead.

2022–24
Enforcement Surges

Recovery restarts hard

Wind-up timeline: 18 months → weeks. DPNs surge. Speed is the weapon.

Today
$54.2B Collectable

84k+ DPNs in FY25 ↑136% YoY

127% spike in Ombudsman complaints

The honeymoon is over. Ignoring ATO debt is no longer an option.

Source: ATO Annual Report FY24–25 · ANAO Report No. 45, 2025–26 · Tax Ombudsman Complaints Data Snapshot, May 2026

The Qualification Flow

Two questions that make you the most valuable person in the room.

1
Is there ATO debt?

- **Yes → keep going**
- No → proceed normally

→

2
Are they in a payment plan?

- **No → refer now**
- Yes → go to step 3

→

3
Is the plan sustainable?

- **No → renegotiate**
- Yes → bulletproof it

→

4
DPNs, garnishees or credit listings?

- **Yes → urgent referral**
- No → monitor closely

ATO debt doesn't kill deals. Ignoring it will.

Warning Signs

Red flags to listen for — and what happens if you don't act.

WHAT CLIENTS SAY

"We've been getting letters from the ATO..."

"Our accountant is handling it."

"We had a plan but it fell over."

"We got a Director Penalty Notice."

"The ATO took money straight from our account."

"We owe some GST / PAYG / super..."

IF LEFT UNADDRESSED, EXPECT

1 — Credit Default Listing

ATO reports unpaid debt to credit bureaus — deals fall over

2 — Director Penalty Notices

Personal liability for company tax debt — directors at risk

3 — Garnishee Notices

ATO takes funds directly from bank accounts and receivables

4 — Forced Liquidation

ATO winds up the business to recover debt — all options gone

The ATO issued **84,000+ DPNs in FY24–25** — a **136% increase** on the prior year. All four consequences are 100% avoidable with an active plan.

What TaxAssure Does

We step in, halt the pressure, and resolve the debt.

01

Halt ATO Recovery Action

We immediately engage the ATO to stop enforcement — no more garnishees, DPNs, or credit listings while we work.

02

Negotiate a Sustainable Plan

We structure a payment arrangement aligned to real cashflow — not what the ATO asks for, but what the business can actually sustain.

03

Recover Interest & Penalties

We negotiate remission — typically recovering **20–70%** of the total debt amount.

Since the ATO centralised remission assessment in January 2026, prepared written submissions determine the outcome.

04

Compliance Sign-Off

We confirm the matter is fully resolved and signed off with the ATO, so the deal is clean before you move forward.

TPB-registered · 12+ years exclusively in ATO tax debt negotiation · Fixed fee for negotiation · Success-based for remission

How to Refer

It's simple. We do the heavy lifting.

1 → 2 → 3 → 4

1. Share the basics

Client name, ATO debt amount, and funding stage — that's all we need.

2. Free ATO review

Full assessment of the client's ATO position and a clear recommendation — at no cost.

3. Fixed fee agreed

Transparent pricing upfront. Fixed fee for negotiation. Success-based for remission. No surprises.

4. Commission paid

We pay commissions on referrals — including clients you can't assist yourself. Turn a problem into an opportunity.

"The brokers who lean in are writing deals their competitors aren't."

Start here: taxassure.com.au/for-brokers

Call: 1300 952 295

TaxAssure

Why Partner with Tax Assure

The brokers who lean in are writing deals their competitors aren't.

✓ TPB-Registered Specialist

The only Tax Practitioners Board-registered firm in Australia operating exclusively in ATO tax debt negotiation. No generalists. No conflicts.

12 12+ Years of Exclusive Focus

Over a decade operating exclusively in ATO tax debt — not a side service, not a generalist firm. This is all we do.

✦ Thousands of Businesses Supported

A proven track record helping SMEs resolve ATO debt, restore cashflow, and get deals back on track. 20–70% of interest and penalties typically recovered.

⊘ Fully Independent

No insolvency practitioners. No lenders. No conflicts of interest. We act solely in your client's best interest — and yours.

Tax Assure

Ready to Refer?

Get in touch. We do the heavy lifting.

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1300 952 295

olga.koskie@taxassure.com.au

wendi.dawson@taxassure.com.au

taxassure.com.au/for-brokers

Start with a Free ATO Review

Olga Koskie

CEO & Director

Wendi Dawson

Growth & Partnerships

WHENEVER TAX DEBT ENTERS THE CONVERSATION, THAT'S WHEN YOU NEED US