



Welcome to our September 2026 newsletter.

Hi there,

Wow, September already! The year is certainly flying by. It has been a busy few months and here we are, welcoming Spring already!

The footy finals are underway, along with all the associated functions and events. Before we know it, we will be into the Spring Carnival and the Melbourne Cup. With less than 90 days until Christmas, it won't be long before we are also looking ahead to the end of 2026.

There is definitely a lot happening around the country, particularly here in Victoria, with the State Election coming up on 28th November, followed by NSW in March 2027.

These are certainly uncertain times, driven by rising costs, record inflation, the potential for another interest rate increase and declining consumer confidence.

We are pleased to announce that we have become members of Credit Protect. In conjunction with our existing CreditorWatch membership, this will further assist our clients with risk mitigation and provide greater insight into a debtor's payment history and credit profile.

Having access to additional information about a debtor's history can help our clients make more informed decisions when extending credit and identify potential risks before they become a problem.

In this quarter's newsletter, we feature a range of informative and timely articles, including one from Olga Koskie of Tax Assure, who discusses, among other topics, the recent increase in the GIC rate and the real cost of carrying ATO debt.

We have also included the July Business Risk Index, provided by CreditorWatch, along with important information on knowing your customer and understanding the differences between dealing with a sole trader and a Pty Ltd company.

Kind regards,
Jeanine and the team



Quick links

[Submit a Debt](#) | [Creditor Watch](#) | [Debt Recovery](#) | [Credit Solutions](#) | [FAQs](#)



Know Your Customer – Sole Trader or Pty Ltd Company

We have prepared this information to help you understand the key differences between a sole trader and a Pty Ltd company, and what those differences may mean for you when supplying goods or services on credit.

Understanding who your customer is, the legal structure under which they operate, and who is responsible for their debts can be important when assessing credit risk and protecting your business if an account becomes overdue or unpaid.

A sole trader is not a separate legal entity from the individual who operates the business, whereas a company is a separate legal entity with its own rights and obligations.

The information attached provides practical guidance on what information you should obtain, what checks you can undertake, and some of the steps you can take to better protect your business as a supplier.

Important: This information is provided as general guidance only and should not be relied upon as legal advice. Where appropriate, you should obtain independent legal or professional advice about your particular circumstances.

[>> Link to more information](#)



In Brief – Quarterly Tax Debt Update

Prepared by Tax Assure - Australia's leading ATO debt negotiation firm

Payday Super is live. The GIC rate is up again, and the real cost of carrying ATO debt is the highest it's ever been. The fuel response payment plan has closed, though the debts it was built for haven't gone anywhere. And the Tax Ombudsman's review pipeline for the year ahead tells you exactly where the ATO's pressure points are.

What's changed, what's under review, what to act on. That's this edition;

[>>> Download full article here](#)

Review Your Debtors Now

The end of the year will be upon us before we know it. Now is a great time to review your debtors and ask us to follow up with any slow payers.

Once we reach mid-November, many businesses will be looking at paying out annual leave entitlements, funding their own holidays and managing increased expenses. As a result, they may be even more reluctant to pay their creditors in a timely manner.

Don't wait until December to chase outstanding accounts. Getting onto slow payers now can improve your cash flow and reduce the risk of carrying unpaid debts into the new year.

[Submit A Debt](#)



Australian Economic & Credit Outlook and July 2026 Business Risk Index and Constructions Balancing Act

This quarter, we have 3 reports for you from CreditorWatch including the July Business Risk Index Review

[>> Aust Economic & Credit Outlook](#)

[>> July 2026 BRI](#)

[>> Construction's Balancing Act](#)



Stop – Check – Protect

Scammers are becoming increasingly sophisticated, and their activity often increases in the lead-up to and around holiday periods. They know that people can be busy, distracted or under pressure, making it easier for scams to go unnoticed.

Stop before you act. Pause before responding to an email, text message or phone call and ask yourself: *Could this be a scam?*

Check before you share. Always verify information before providing any personal or financial details or taking action. Use trusted websites and secure apps, or contact the organisation directly using a publicly listed email address or phone number. Don't rely on contact details provided in a suspicious message.

Protect yourself by acting quickly. If something doesn't feel right, hang up the phone, delete or report the suspicious email or text, and don't click on any links or attachments. If you have shared your banking details or notice a suspicious transaction, contact your bank immediately and report the scam.

[.>>ScamWatch](#)

Submit a Debt Now

We're making it easy for you to submit a debt for collection.
Simply use our online form or call us on +61 3 8488 8000.

[> Submit now](#)

Contact Us:

[Business Credit Solutions | REPAID](#)

REPAID! Collections:

(03) 8488 8000
info@repaid.com.au

Business Credit Solutions:

1800 REPAID / 1800 737 843
reply@businesscreditsolutions.com.au

Postal:

PO Box 5, Collins Street West VIC 8007

Location:

Suite 2, Level 3, 51 Queen Street Melbourne VIC 3000