



**KEEP
CLIENTS
BANKABLE.
KEEP DEALS
MOVING**

TAX DEBT

A BROKER'S GUIDE

TO SPOTTING AND SOLVING THE RISK



TAX DEBT: A BROKER'S GUIDE TO SPOTTING & SOLVING RISK

If you're writing deals, you're seeing tax debt. It's everywhere — and it's only growing

This guide is here to help you spot the signs early, protect your deal, and give your client a real way forward.

Here's what you need to know — and how we can help.

At Tax Assure, we work behind the scenes with brokers to take ATO pressure off the table — fast.

We move quickly and confidentially to:

- Negotiate directly with the ATO
- Secure manageable payment plans
- Remove the red flags that stall finance

Once your client is in a compliant payment plan, approvals open up, lenders re-engage — and the deal stays alive.

The ATO cares more about compliance than collections

Why this matters

The ATO's internal KPIs aren't about recovering every dollar — they're about:

- Getting taxpayers back into the system
- Moving debt from "non-compliant" to "compliant" status
- Ensuring lodgements and payment plans are in place

That's why a compliant payment plan can make all the difference.

Once a client is marked compliant, lenders re-engage — and deals can move forward that might otherwise have stalled.

In this guide, you'll find:

- Early warning signs to watch for
- How Tax Assure works with brokers
- Tools to help you close more deals — even with tax debt in play

Because when tax pressure is rising, your client doesn't just need a loan — they need a plan.

And that's where Tax Assure supports brokers every day — working behind the scenes to stabilise businesses and keep deals moving.

1. RED FLAGS TO WATCH FOR

5 Signs Your Client May Be Struggling With Tax Debt

1. Settlement delays due to sudden compliance issues or missing documents
2. "Not sure" what their ATO balance is or avoiding MyGov/ATO portal access
3. Paying tax from overdrafts or credit facilities
4. Inconsistent BAS lodgement or missed super contributions
5. Previous loan declines mentioning "statutory obligations in arrears"

2. CONVERSATION STARTERS

How to Raise It Without Raising Alarms

- "Are there any ATO obligations we should factor in with this funding?"
- "Have you been able to keep up with BAS and super recently?"
- "Is the ATO part of your current liabilities? Are you on a plan?"

Tone is everything – keep it light, and focus on helping the client get the best outcome.



3. HOW TAX ASSURE HELPS YOU & YOUR CLIENTS

When tax debt becomes a problem, time matters.

The earlier we engage, the more options your client has. Early action makes it easier to keep the deal on track.

We work quickly, confidentially, and alongside you to remove ATO pressure and help your client regain compliance — without triggering insolvency, court action, or public disclosure.

When your client has tax debt, we're the team that helps keep the business trading.

We work with brokers, accountants, lenders, and advisors. Anyone focused on helping the business survive and recover.

Our role is to resolve tax debt, ease the pressure, and give businesses the space they need to move forward.

The earlier we're involved, the easier it is to save the deal.

HOW IT WORKS

Step 1: You refer the client

→ Quick email, call, or online form — we take it from there.

Step 2: We assess & engage

→ No upfront fees, no obligation for the client to proceed.

Step 3: We negotiate with the ATO

→ We secure manageable payment plans, seek remission where possible, and bring the client back into compliance — stopping further ATO action.

Step 4: Client becomes compliant

→ Once a plan is in place, the client is considered compliant — and no longer flagged as high-risk.

Step 5: Your deal progresses

→ With the roadblocks removed, you can proceed with funding. You'll also receive a commission for the referral to Tax Assure.

4. NEXT STEPS

Got a client under pressure — or just need clarity on a tax debt issue?

Use our broker tools and resources, or get in touch directly.

We'll help you move fast, keep clients compliant, and save the deal.

Contact us:

Phone: 1300 952 295

Email: hello@taxassure.com.au



What our clients say

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"The best in their field at helping business owners and individuals address their outstanding tax debt obligations including in some instances getting very impressive reductions and refunds. Olga is first class to deal with, knowledgeable, responsive, professional and transparent in all aspects of the dealings. I have no hesitation in recommending Olga and the Team at Tax Assure Melbourne."

—SHANE D

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"OMG! I feel like I won the lottery! Thank you so much for your help with this. Such a huge weight off our minds too... Thank you again for your help and being so easy to talk to. This has been a noose around our necks for years."

—ANONYMOUS

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"We have referred our clients to Tax Assure and they have been delighted with the team's exceptional service and professionalism. We have no hesitation in referring more of our clients to Tax Assure and will be doing so again in future."

—ANONYMOUS , AVIATOR ADVISORY