CITY OF JOHANNESBURG
GROUP FINANCE

2026

CUSTOMER EDUCATION FAQ PACKAGE

Three Customer Education Modules

MODULE 1 | Payment Arrangements
MODULE 2 | How Your Payments Are Allocated
MODULE 3 | Property Transfer & e-Clearance

Table Of Contents

01 Purpose of the package

02 Module 1: Payment Arrangements

03 Module 2: How your payments are allocated

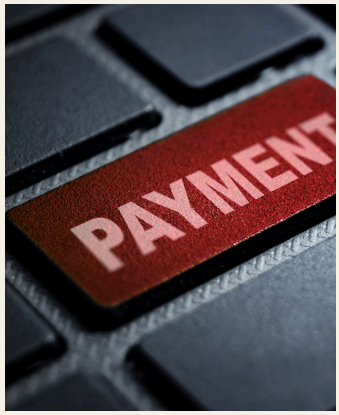
04 Module 3: Property Transfer and e-clearance

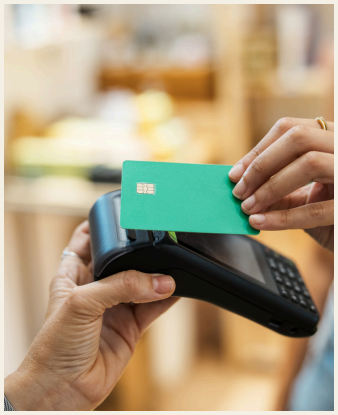
Purpose of the Package

This package structures key Group Finance customer information into three stand-alone education modules. Each module can be used independently or repurposed for the City website, social media, councillor education, Open Days, Customer Service Centres, stakeholder engagements and internal frontline briefing.











MODULE 1

PAYMENT ARRANGEMENTS



If you cannot settle your municipal debt in full, engage the City early. Do not ignore the account or wait for enforcement action.

1. What is a payment arrangement?
A payment arrangement is an agreement between the City and a customer to settle outstanding municipal debt over an approved period while complying with the applicable terms and conditions.

2. Who may apply for a payment arrangement?
Customers with outstanding municipal debt may approach the City to determine whether they qualify for an arrangement under the applicable Credit Control and Debt Collection Policy.

3. Why should I apply instead of ignoring the debt?
Engaging the City early allows the account to be assessed and gives the customer an opportunity to address arrears through an approved process. Ignoring municipal debt may expose the account to credit-control and debt-collection measures.

4. Where can I apply?
Applications may be handled through the City's approved customer-service channels and Customer Service Centres.

5. What documents will I need?
Requirements depend on the customer and account type. Customers should generally be ready to provide identification, municipal account details and any documents required to assess the arrangement.

4. Where can I apply?
Applications may be handled through the City's approved customer-service channels and Customer Service Centres. TECHNICAL VERIFICATION REQUIRED: Confirm the current online, email and regional application channels before publication.

5. What documents will I need?
Requirements depend on the customer and account type. Customers should generally be ready to provide identification, municipal account details and any documents required to assess the arrangement.

6. How is the monthly instalment determined?
The instalment and repayment period are determined in accordance with the City's approved policy, the amount outstanding and the arrangement for which the customer qualifies. Customers should not assume that they can select any repayment amount independently.

7. Must I continue paying my current monthly municipal charges?
Yes. A payment arrangement deals with outstanding debt; customers are generally expected to keep current charges up to date in addition to complying with the agreed arrangement.

8. What happens if I miss an instalment or breach the arrangement?
Failure to comply with the approved terms may cause the arrangement to default and may result in normal credit-control and debt-collection measures being resumed. Customers experiencing difficulty should contact the City before allowing the arrangement to fall into default.

9. Can I make additional payments?
Customers may pay more than the required amount to reduce their outstanding debt sooner, subject to correct allocation and the terms applicable to the account.

10. Does a payment arrangement automatically stop all credit-control action?

Customers must comply with the approved terms. The effect of an arrangement on credit-control action depends on the City's applicable policy and the customer's compliance.

11. Is a payment arrangement the same as Debt Relief?

No. A normal payment arrangement is a repayment mechanism for outstanding debt. A Debt Relief Programme is a separate, time-bound programme with its own qualifying criteria, benefits and conditions.

12. Can a payment arrangement replace the amount required for a property Clearance Certificate?

A normal payment arrangement should not automatically be assumed to satisfy the statutory requirements for municipal clearance when a property is being transferred. The clearance amount is determined through the separate clearance process.

13. What should I do if I dispute part of the debt?

Log the billing query through an approved City channel and retain the reference number and supporting documents. A dispute does not mean the rest of the account should simply be ignored; obtain guidance from the City on amounts that remain payable.

14. Where do I follow up?

Use the City's approved customer-care channels and quote your municipal account number and existing query or arrangement reference.





MODULE 2

HOW YOUR PAYMENTS ARE ALLOCATED

Making a payment is only part of managing your municipal account. Use the correct account/reference details and check the next statement to understand how the payment was allocated.

1. What happens when the City receives my payment?
The payment is receipted against the municipal account using the account/reference information supplied with the payment and is then allocated in accordance with the City's approved billing and payment-allocation rules.

2. Does the City allocate my payment only to the current month's charges?
Not necessarily. Where an account has outstanding debt, payments may be allocated according to the City's system and approved allocation rules rather than solely to the newest charge.

3. How is outstanding or older debt treated?
The City's system may allocate payments to outstanding debt in accordance with the applicable allocation sequence.

4. What are sundry charges?
Sundry charges are charges appearing on a municipal account that are not necessarily the standard monthly service charge. The nature of a sundry charge should be identifiable from the account or clarified through a billing query where necessary.

5. Why is the correct account or reference number important?
The correct reference helps the City identify the intended municipal account and

allocate the payment correctly. An incorrect or incomplete reference can delay allocation or result in a payment requiring investigation.

6. What happens if I use the wrong reference?
The payment may not automatically reflect against the intended account. The customer should retain proof of payment and lodge a payment-allocation query so that the transaction can be traced.

7. What if I paid but the payment does not appear on my account?
Confirm that the payment was successfully processed and allow the applicable banking and allocation time. If it still does not reflect, lodge a query with proof of payment, the municipal account number, payment date, amount and reference used.

8. What proof should I keep?
Keep the bank-generated proof of payment or receipt showing the amount, date, beneficiary/payment destination and reference used. This information is important if the payment has to be traced.

9. Can I tell the City exactly which charge my payment must settle?
Customers should not assume that a payment instruction will override the City's approved system allocation rules.

10. Why can my account still show arrears after I have made a payment?
This may occur because the payment was allocated to older debt, because new charges have subsequently been raised, because the payment has not yet been allocated, or because an account query remains unresolved. The statement should be reviewed before a query is lodged.

11. What if I believe my payment was allocated incorrectly?
Log a payment-allocation query and provide the municipal account number, proof of payment and details of the allocation you are questioning. Keep the reference number until the matter is resolved.

12. Does paying an amount while a query is open mean the query is cancelled?

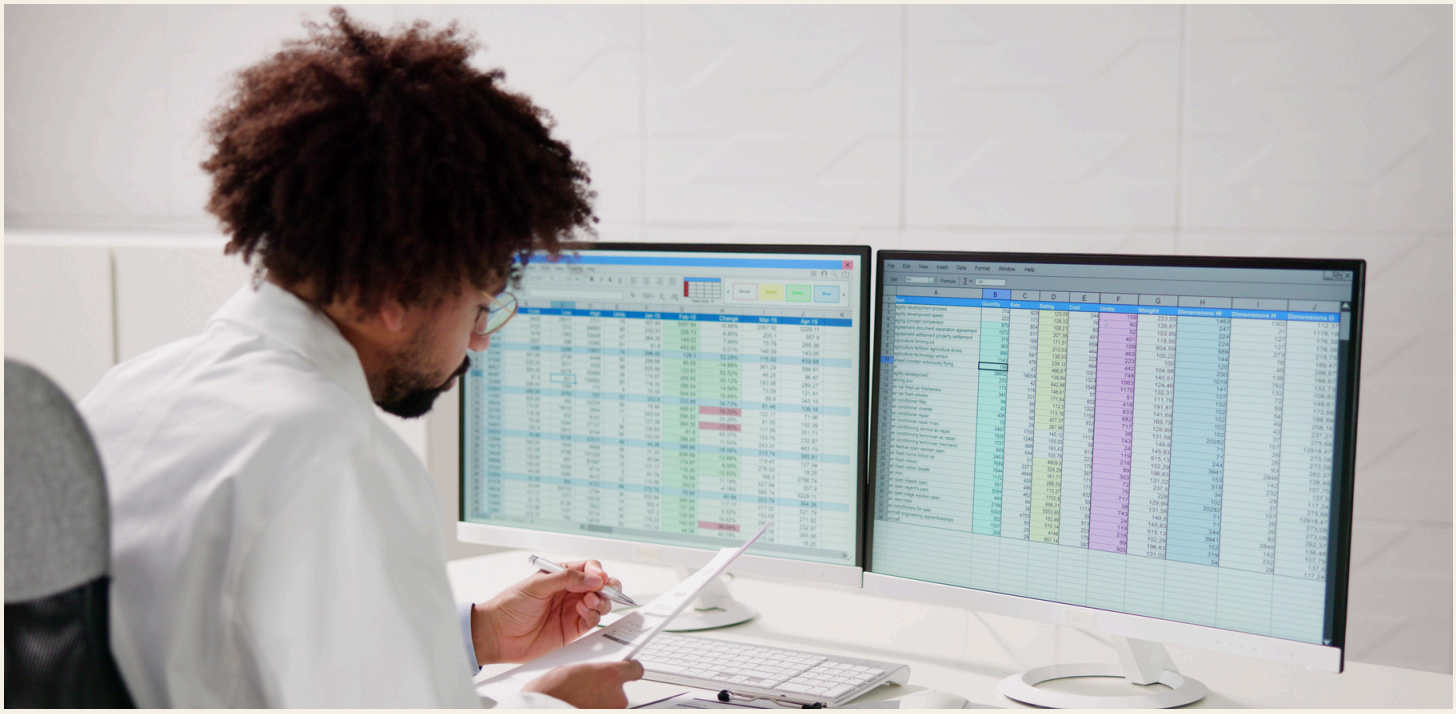
Not necessarily. A logged query and a payment are separate processes. Customers should retain their query reference and continue following up until the underlying matter has been resolved.

13. How can I avoid payment-allocation problems?

Always use the correct municipal account/reference details, verify beneficiary information, retain proof of payment and review subsequent statements to confirm that the payment has reflected correctly.

14. Where can I get help?

Use the City's approved customer-care and billing-query channels. Quote your municipal account number and provide the proof of payment and existing reference number.



MODULE 3

PROPERTY TRANSFER & e-CLEARANCE



Planning to sell your property? Check your municipal account early, resolve queries before transfer, work closely with your conveyancer and keep all application and query reference numbers.

1. What is the e-Clearance system?

The City of Johannesburg's e-Clearance system is an online facility supporting the municipal clearance process associated with property transfers. It allows transferring attorneys and individuals to manage and track aspects of the clearance process electronically.

2. Why is a Clearance Certificate required?

A municipal Clearance Certificate forms part of the legal property-transfer process and is required before transfer can be registered at the Deeds Office after the applicable municipal requirements have been satisfied.

3. Who applies for the Clearance Certificate?

The appointed conveyancing attorney lodges the formal clearance application. However, the transferring attorney manages the property-transfer application.

4. What documents are required?

The required documentation/information are the property details (erf number, portion, sectional title unit number, the Suburb and extension) South-African Identification documents/Passports of both parties (seller and purchaser) and the signed Over to Purchase.

5. How long does the process take?
Online applications are issued immediately unless queries are identified and manual applications are processed within five working days without queries, if queries are identified in the application process (both online and manual) this could take up to 30 days as the Municipal Entities must first resolve the relevant queries.

6. What are clearance figures?
Clearance figures are the municipal amounts calculated for purposes of obtaining the Clearance Certificate and will include applicable property rates and service charges, including projected charges during the transfer process.

7. How long are clearance figures valid?
The Clearance figures are valid for 60 days from the date of issuance, payment of the amounts stated on the figures must be paid within this period. After the payment is made the certificate must be valid for a further 60 days as required by the Deeds office.

8. What happens if the figures expire before payment?
A fresh or updated clearance calculation may be required, which can delay transfer. Conveyancers should monitor applicable dates and arrange payment timeously.

9. How are clearance figures paid?
The City's approved Credit Control and Debt Collection Policy state that payment of clearance figures must be made by cash or EFT from the trust account of the conveyancing attorney registering the transfer. Proof of payments and figures must be mailed to the Clearance Unit; a specific email address was created and shared with the conveyancers registered with the City.

10. How long is a Clearance Certificate valid?
Certificates are valid for 60 days from date of issuance.

11. Can a Clearance Certificate be obtained if the account is in arrears?
Outstanding debt must be dealt with through the clearance process. The applicable amount is calculated in accordance with legislation and City requirements. A normal payment arrangement should not automatically be assumed to satisfy clearance requirements.

12. Does a Clearance Certificate write off all historical debt?
No. Clearance for transfer does not automatically extinguish every historical amount for which the seller remains legally liable. Remaining recoverable debt may continue to be pursued in accordance with applicable law and City policy.

13. What happens if additional charges arise after the figures are issued?
The clearance calculation makes provision for projected charges, but the municipal account must still be monitored and properly finalised. Remaining amounts for which the seller is liable do not automatically disappear after transfer.

14. How can an application be tracked?
Use the e-Clearance platform and retain the application/reference details. Quote the reference whenever following up or escalating the application.

15. What if the clearance payment has been made but is not reflecting?
Confirm that the payment succeeded, that the correct amount and reference were used, and retain proof of payment. If it still does not reflect, lodge a trace/allocation enquiry with the application reference, municipal account number and proof of payment.

16. What causes applications to be delayed or returned?
Common causes include unresolved account queries.

17. Can a customer apply directly?
For a property transfer, the appointed conveyancer handles the formal clearance application.

18. What should a conveyancer do if property information is incorrect?
Raise the discrepancy with the City as early as possible, provide supporting information and retain the query reference. Depending on the issue, correction may require Billing, Property Rates Unit.

19. What if I disagree with the clearance amount?
Lodge a query identifying the disputed amount and provide supporting documentation. Keep the query reference and follow up until the matter is resolved.

20. Should I continue paying my municipal account while transfer is underway?
Yes. Customers should continue managing their municipal obligations and should not simply stop paying because clearance figures have been requested.

21. What happens to my municipal account after transfer?
The seller must ensure that relevant services and the account are properly finalised and that any applicable deposit/refund process is completed.

22. Where do I get help?
General account and clearance-related queries may be logged through Joburg Connect on 0860 JOBURG / 0860 562 874 or joburgconnect@joburg.org.za.

Contact Information



Group Finance Social Media Handles

@Joburg Finance Updates

@joburgfinance

@Joburg Finance

www.joburg.org.za

0860 562874

@JoburgFinance



Joburg
a world class African city

G20 SOUTH AFRICA 2025

U20 Mayoral Summit 2025

A message brought to you by: City of Johannesburg
Group Finance: Communications and Stakeholder Management

JoburgFinance | @joburgfinance | www.joburg.org.za | 0860 JOBURG 086 056 2874 | @Joburg Finance | @JoburgFinance