

Key contacts: Australian Government

Australian Securities & Investments Commission (ASIC)

ASIC is Australia's corporate, markets and financial services regulator. ASIC regulates financial services such as banks, superannuation funds, insurance companies, financial advisors, the stock exchange and credit providers.

You can make a complaint about:

- ▶ consumer credit including loans, credit cards, store cards and mortgages (but not credit for business purposes)
- ▶ consumer leases (but not leases for business or investment assets)
- ▶ mortgage or finance brokers who provide credit assistance in relation to consumer credit or consumer leases
- ▶ debt collection in relation to consumer credit (that is, loans and credit cards).

www.moneysmart.gov.au or 1300 300 630

Australian Competition & Consumer Commission (ACCC)

The ACCC promotes competition and fair trade in the market place to benefit consumers, businesses and the community.

You can report a business if you think it may be:

- ▶ misleading or deceiving a consumer or doing something that is likely to be misleading or deceptive
- ▶ putting undue influence or pressure on an especially disadvantaged or vulnerable consumer or using unfair tactics against them (acting unconscionably)
- ▶ using undue harassment or coercion to get a consumer to buy or pay for goods or services
- ▶ selling a product that is unsafe or does not comply with mandatory product safety or information standards
- ▶ behaving in any other way which you think violates your consumer rights (such as refusing to resolve a problem with a faulty product).

To report a business:

www.accc.gov.au or 1300 302 502

Key contacts

Australian Taxation Office (ATO)

The Tax Office manages and shapes tax, and superannuation systems that fund services for Australians.

If you need help completing and lodging your tax return, you can go to a Tax Help Centre, a free service for people on low incomes. To find out whether you are eligible for help, find out where your nearest Tax Help Centre is, or find out if you are eligible, call the Tax Office.

www.ato.gov.au or 13 28 65 or 13 28 61 (Tax Help)

Department of Human Services – Centrelink

Centrelink delivers a range of payments and services for retirees, the unemployed, families, carers, parents, people with disability, Aboriginal and Torres Strait Islander peoples, and people from diverse cultural and linguistic backgrounds. Centrelink also provides services at times of major change.

www.humanservices.gov.au/individuals/centrelink or 13 12 02

Centrelink's Financial Information Service can tell you if you are entitled to any benefits, especially if your circumstances have changed. An officer can refer you to a welfare agency if you need food vouchers or shelter, or provide general help with your finances such as budgeting or preparing for retirement. You do not need to be a Centrelink customer to access the service.

www.humanservices.gov.au/individuals/services/financial-information-service or 13 23 00

Key contacts: Ombudsman services

Financial services and products ombudsman service

Australian Financial Complaints Authority (AFCA)

Provides free and impartial dispute resolution. AFCA's role is solely to facilitate the resolution of a complaint between a consumer and a member of AFCA. In doing so, it provides consumers and members with an alternative to legal proceedings for resolving financial services disputes.

www.afca.org.au or 1800 931 678

Employment ombudsman services

Fair Work Ombudsman

Provides accurate and timely information about Australia's workplace relations system. You can make a workplace complaint to the Fair Work Ombudsman if you believe you are not getting the correct pay, conditions (for example, annual leave or sick leave) or workplace rights (for example, someone has tried to force you or has forced you to sign an agreement). You can also make a workplace complaint if you think your employer (or prospective employer) is discriminating against you.

www.fairwork.gov.au or 13 13 94

Unions Australia

Provides information about your rights at work in the frequently asked questions (FAQ) section of its website.

www.australianunions.org.au or 1300 486 466

Telecommunications ombudsman services

Telecommunications Industry Ombudsman (TIO)

Provides a free, independent alternative dispute resolution scheme for small business and residential consumers in Australia who have unresolved complaints about their telephone or Internet services.

www.tio.com.au or 1800 062 058

Key contacts

Key contacts: states and territories

Offices of Fair Trading

The Office of Fair Trading helps with issues or complaints in these areas:

- ▶ cars
- ▶ door-to-door sales
- ▶ mobile phones
- ▶ renting
- ▶ scams
- ▶ shopping.

Use this table to find out how to contact your Office of Fair Trading:

ACT	Access Canberra: Fair Trading for consumers	13 22 81	www.accesscanberra.act.gov.au
NSW	Fair Trading NSW	13 32 20	www.fairtrading.nsw.gov.au
NT	NT Consumer Affairs	1800 019 319	www.consumeraffairs.nt.gov.au
Qld	Office of Fair Trading	13 74 68	www.qld.gov.au/law/fair-trading
SA	Consumer & Business Services	13 18 82	www.cbs.sa.gov.au
Tas.	Consumer Affairs & Fair Trading	1300 654 499	www.cbos.gov.au
Vic.	Consumer Affairs Victoria	1300 558 181	www.consumer.vic.gov.au
WA	Consumer Protection – Department of Commerce	1300 304 054	www.commerce.wa.gov.au/consumer-protection

Gas, electricity and water ombudsman services

Gas, electricity and water ombudsman services provide advice and resolution for consumers with complaints about energy or water providers.

Use this table to find out how to contact your service provider:

ACT	ACT Civil & Administrative Tribunal	02 6207 1740	www.acat.act.gov.au
NSW	Energy & Water Ombudsman NSW	1800 246 545	www.ewon.com.au
NT	Ombudsman NT	1800 806 380	www.ombudsman.nt.gov.au
Qld	Energy & Water Ombudsman QLD	1800 662 837	www.ewoq.com.au
SA	Energy & Water Ombudsman SA	1800 665 565	www.ewosa.com.au
Tas.	Energy Ombudsman Tasmania	1800 001 170	www.energyombudsman.tas.gov.au
Vic.	Energy & Water Ombudsman Victoria	1800 500 509	www.ewov.com.au
WA	Energy & Water Ombudsman WA	1800 754 004	www.ombudsman.wa.gov.au/energyandwater

Employment help services

Employment help services provide free and confidential telephone information and referral service to workers about their rights at work including leave entitlements and workplace safety issues. Also helps employers to know their obligations.

Use this table to find out how to contact your employment help services provider:

ACT	WorkSafe ACT	(02) 6207 3000	www.accesscanberra.act.gov.au
NSW	SafeWork NSW	13 10 50	www.safework.nsw.gov.au
NT	NT WorkSafe	1800 019 115	www.worksafe.nt.gov.au
Qld	Workplace Health and Safety Queensland	1300 362 128	www.worksafe.qld.gov.au
SA	SafeWork SA	1300 365 255	www.safework.sa.gov.au
Tas.	WorkSafe Tasmania	1300 366 322	www.worksafe.tas.gov.au
Vic.	WorkSafe Victoria	1800 136 089	www.worksafe.vic.gov.au
WA	WorkSafe	1300 307 877	www.commerce.wa.gov.au/WorkSafe

Key contacts: Community contacts

Financial counselling

Financial counsellors provide you with free, confidential and independent service.

They can:

- ▶ help you organise your finances and do a budget
- ▶ suggest ways to improve your financial situation
- ▶ see if you are eligible for government help
- ▶ negotiate repayment arrangements with your creditors
- ▶ explain your options and their consequences, including debt-recovery procedures, bankruptcy and other alternatives
- ▶ help you apply for a hardship variation
- ▶ refer you to other services (for example, family support, personal counselling, community legal aid or other problems like gambling).

Financial counsellors can also help you with these types of problems:

- ▶ debts you find hard to pay
- ▶ threatening letters or harassment by debt collectors
- ▶ debt recovery through the courts
- ▶ house eviction, disconnection of gas, electricity, phone etc.
- ▶ uninsured car accidents, taxation debts and unpaid fines.

To contact your local financial counsellor visit www.financialcounsellingaustralia.org.au or call 1800 007 007.



Community legal centres

Community legal centres are independent, community organisations that provide free legal services to the public. The National Association of Community Legal Centres (NACLC) (www.naclc.org.au) is the association for state and territory community legal centres in Australia.

Use this table to find out the community legal centre near you.

ACT	ACT Association of Community Legal Centres (ACTACLC)	02 6257 4377	No website available – visit www.naclc.org.au
NSW	Combined Community Legal Centres Group (CLCNSW)	02 9212 7333	www.clcnsw.org.au
NT	Northern Territory Association of Community Legal Centres (NTACLC)	08 8982 3000	No website available – visit www.naclc.org.au
Qld	Community Legal Centres Queensland	07 3392 0092	www.communitylegalqld.org.au
SA	South Australian Council of Community Legal Services (SACCLS)	08 8384 5222	www.saccls.org.au
Tas.	Community Legal Centres Tasmania	03 6223 2500	www.clctas.org.au
Vic.	Federation of Community Legal Centres (Victoria)	03 9652 1500	www.fclc.org.au
WA	Community Legal Centres Association Inc (WA)	08 9221 9322	www.communitylaw.net

Legal aid

Legal aid organisations help you understand your legal rights and obligations, and improve access to the justice system. These organisations provide you with legal advice and help you if you have trouble with the law, or have problems with family breakdown, family violence, migration, mental health, social security, debt and traffic offences.

Use this table to find out how to find legal assistance in your state or territory.

ACT	Legal Aid ACT	1300 654 314	www.legalaidact.org.au
NSW	Legal Aid NSW	1300 888 529	www.legalaid.nsw.gov.au
NT	Northern Territory Legal Aid Commission	1800 019 343	www.legalaid.nt.gov.au
Qld	Legal Aid Queensland	1300 651 188	www.legalaid.qld.gov.au
SA	Legal Services Commission of South Australia	1300 366 424	www.lsc.sa.gov.au
Tas.	Legal Aid Commission of Tasmania	1300 366 611	www.legalaid.tas.gov.au
Vic.	Victoria Legal Aid	1300 792 387	www.legalaid.vic.gov.au
WA	Legal Aid Western Australia	1300 650 579	www.legalaid.wa.gov.au

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