

Paying bills

Factsheet

What is a bill?

A bill is the cost of using something, for example, water, gas, electricity, home phone, mobile phone and the Internet. You will receive a bill for each service you have used.

What sort of things will I get bills for?

You will get bills for water, gas, electricity, home phone, mobile phone and the Internet.

How can I pay bills?

There are different ways to pay bills. This is explained on your bill. You can, for example, use your bank account over the phone or on the Internet. You can pay in person at a post office or by mail using a cheque or money order. If you get income from Centrelink you can pay using a free service called Centrepay. You can also use a direct debit service which you can set up with your service provider.

What if I cannot afford to pay a bill?

- ▶ Call the company as soon as you can.
- ▶ You can get help from a free Financial Counsellor.
- ▶ Do not ignore the problem.

Remember

- ▶ A bill is the cost of using something, for example, water, gas, electricity, home phone, mobile phone and the Internet.
- ▶ Everyone has bills to pay.

Where to get more information

For help with problems paying bills, contact a free Financial Counsellor on 1800 007 007 or contact your service provider on the number written on the bill.

For more information about Financial Counsellors, visit ASIC's MoneySmart website, moneysmart.gov.au, or call 1300 300 630.

For more information about the Telecommunications Industry Ombudsman, visit the website tio.com.au, or call 1800 062 058.

For Energy Ombudsman and Water Ombudsman services visit ASIC's MoneySmart website, moneysmart.gov.au, and search for utility bills.



Get free help from a Financial Counsellor

Reda and Heba are having problems paying their bills. They do not know what needs to be paid and when.

They remember that when they first arrived in Australia they went to a town hall and listened to information from a settlement worker. The settlement worker explained to the group some of the local services available to them through service providers. One thing they were told was that they can contact a free Financial Counsellor to get help.

Reda and Heba can call the service providers and explain their problem or they can get help from a free Financial Counsellor. They decide to get help from the Financial Counsellor because they do not know what to say or ask each service provider on the phone.

The Financial Counsellor's name is Mary and she first explains what financial counsellors do and how they can help. One thing they do is help people work out a budget or plan to pay back money they owe. Reda and Heba feel much better now that they have spoken with Mary.

Mary helps Reda and Heba by contacting the right service provider and arranging a payment plan that fits in with their budget. The next day Mary calls Reda and Heba to explain what she has done and asks them to write down when all of their bills are due and the amount they need to pay for each one. She suggests using a calendar and marking the date each bill is due on the calendar.

Reda and Heba thank Mary for her help. After the phone call they write down on their calendar what bills are due, when they are due and how much they have to pay.

