



Stolen wages

A guide for community workers supporting recipients of stolen wages

This publication is an initiative of the **North Queensland Consumer Taskforce**, a collaboration of community and government agencies, regulators and Ombudsman schemes, working together to advance the wellbeing of community members across North Queensland.

About this guide

This guide has been produced to support community workers providing assistance to claimants and registered representatives of payments under the Stolen Wages Settlement Distribution Scheme.

This guide:

- explains laws, rights and responsibilities in simple language—it is not a substitute for the law
- gives general information and examples—not legal advice, or financial advice, or a definitive list of situations where the law applies

You should not rely on this guide for complete information on all obligations, rights or responsibilities.

Each member of the North Queensland Consumer Taskforce carries out its work using its own framework, tailor-made for its own function, jurisdiction, and, where appropriate, laws. Members participation in the taskforce helps to provide a ‘no wrong door’ approach for communities.

North Queensland Consumer Taskforce

Community organisations

Cairns Community Legal Centre
Cape York Partnership
Financial Counsellors Association Queensland (FCAQ)
Good Shepherd Microfinance
Indigenous Consumer Assistance Network (ICAN)
The Salvation Army Moneycare Financial Counselling
Save the Children
Shelter Housing Action Cairns (SHAC)
UnitingCare Community

Government Regulators

Australian Competition and Consumer Commission (ACCC)
Australian Securities and Investments Commission (ASIC)
Office of Fair Trading (OFT)

External Dispute Resolution Services

Australian Financial Complaints Authority (AFCA)
Energy and Water Ombudsman Queensland (EWOQ)

Background to the Stolen Wages Settlement Distribution Scheme

Stolen wages refers to all wages, savings, entitlements and other monies due to Aboriginal or Torres Strait Islander people during the periods (approximately from the Federation era to the 1960s–1970s, and the 1980s in some Queensland reserves) where governments sought to control the lives of Aboriginal people by making them wards of the state or otherwise placing them under the power of ‘protectors’, Aboriginal Protection Boards or similar government institutions.¹

In September 2016, a class action was issued on behalf of Stolen Wages claimants in Queensland, led by Mr Hans Pearson. Bottoms English Lawyers acted on behalf of Mr Pearson and the claimants. The class action was settled in September 2019 and approved by the Federal Court on 17 January 2020 for \$190 million.

As a result of this settlement, approximately 11,000 Aboriginal and Torres Strait Islander peoples will each receive a lump sum payment under the Stolen Wages Settlement Distribution Scheme. These monies are due to be distributed between late November and 6 December 2020. Bank account details can be update prior to payment www.stolenwages.com.au

1. Source: www.aph.gov.au/About_Parliament/Parliamentary_Departments/Parliamentary_Library/FlagPost/2019/August/Compensation_payments_to_Indigenous_Australians

Background to this guide

This guide is for community workers who are assisting people who are receiving monies under the Stolen Wages Settlement Distribution Scheme (the Settlement Scheme).

It has been developed by financial counsellors, community agencies and government bodies who want to ensure that Stolen Wages recipients have the opportunity to control and use their money the way they want to use it, and to avoid recipients losing their money to exploitative business and debt collection conduct.

The information in this document is general in nature and may not directly relate to a person’s specific circumstances. Always seek further support and clarification around any issues or questions you or the person you are helping has.

This guide should not be taken as legal advice.

Key contact regarding settlement payments

Cape York Partnership has been appointed to provide financial counselling support to claimants and registered representatives. Financial counsellors help people with budgeting, saving and dealing with debts. They can also provide advice about Centrelink payments and basic tax questions. If you need some advice about what to do with your Stolen Wages payment, contact Cape York Partnership on 0497 473 589. They will be visiting Aurukun, Hope Vale, Mossman Gorge, Yarrabah, Wujal Wujal, Palm Island and Thursday Island and Cairns. The dates of their visits are available [here](#).

For all enquiries regarding the Stolen Wages Settlement Distribution Scheme, including the distribution of Settlement Scheme monies, contact:

Grant Thornton
Ground Floor, 15 Lake Street, CAIRNS QLD 4870
T 1300 591 545
Email: stolenwages@au.gt.com
www.stolenwages.com.au

Income support

Information for people getting a Centrelink payment



Income test

Generally, Services Australia—Centrelink assesses income through an income test to work out how much to pay a customer.

The Settlement Scheme monies are exempt from Centrelink’s income tests. This means that the initial lump sum payment won’t:

- be counted as income for social security payments
- reduce any social security payments your client receives.

If the lump sum generates ongoing income, it’s counted in the Income test. For instance, if your client uses their lump sum to start a business, income from the business will be included in the income test. Similarly, if they deposit savings into an interest bearing account, the interest will be included in the income test. This income must be reported to Centrelink within 14 days to avoid a debt.

Read more at www.servicesaustralia.gov.au

Services Australia
Indigenous Call Centre

1800 136 380

(Monday to Friday, 8am–5pm)

Asset test

Centrelink uses the value of people's assets in an assets test to work out their payment rate. If your client uses the Settlement Scheme monies to buy an asset, such as a car, they will need to tell Centrelink within 14 days. This will help them to avoid a debt. Centrelink will include the value of the item in the client's asset test. If your client's assets are over their assets limit, their payment may reduce or stop completely.

Read more at www.servicesaustralia.gov.au

Giving away money as gifts

Centrelink includes gifting in the income and assets test if people give money or assets and get nothing or less in return. People can give either \$10,000 in a financial year or \$30,000 over five financial years (this can't include more than \$10,000 in a single financial year) before it affects their payment.

Read more at www.servicesaustralia.gov.au

Informing Centrelink

People getting a Centrelink payment must tell Centrelink about the Settlement Scheme monies they get within 14 days of getting it. They should advise Centrelink that the amount is a payment from the Stolen Wages Settlement Class Action lawsuit.

People can phone the Centrelink Indigenous Call Centre or their regular payment line to tell them about the Settlement Scheme money. The Indigenous Call Centre number is 1800 136 380, and the line is open Monday to Friday, 8am to 5pm. Find other Centrelink payment numbers at

www.servicesaustralia.gov.au

TELL Centrelink

of lump sum
payment within
14 days

of ongoing income
from Settlement
Scheme monies

if account
increases by
\$2,000

buy an
asset

such as a boat,
caravan, car

tell
Centrelink

Centrelink needs
to know

Centrelink

Centrelink might
reduce your payment
if over the limit

entitlements

Information on how payments affect other entitlements

Tax

Most of the lump sum payment that people receive under the Settlement Scheme is not taxable due to a [class ruling](#) made by the Australian Taxation Office (ATO).

However, a small portion of the payment (interest earned by the administrators on the Settlement Sum) is taxable as income received in the 2020/21 tax year. The percentage of the payment that is taxable will not be known until payments to all recipients have been made.

The ATO is endeavouring to have the assessable amount pre-filled to the 2020/21 tax return. If a recipient does not see this information pre-filled then it is very important that they check the Stolen Wages website for information about the percentage of their payment that is taxable. This amount will then need to be included in their tax return for 2020/21. People receiving payments are encouraged to keep their Distribution Statement letter in a safe place, and set themselves a reminder to go over this at tax time.

Assistance can be sought from the ATO, your financial counsellor or accountant.

Social Housing

A 'subsidy review' is done by the Queensland Department of Housing and Public Works to determine if someone is eligible for housing assistance. In general, income is considered in a subsidy review. However, the Settlement Scheme monies are not assessable in a subsidy review. This means that the initial lump sum payment will not be counted as income for the purposes of the subsidy review and will not have any impact on the person's eligibility for public housing.

National Disability Insurance Scheme (NDIS)

NDIS eligibility is based on an assessment of the level of disability. A person's income and assets are not included in this assessment, so the Settlement Scheme monies do not affect NDIS eligibility.

Debts and debt collection

Information on how payments relate to debts and how to avoid using the payment to settle debt if there are other options

Debt Collection

Your clients may want to use their Settlement Scheme monies to pay or settle debts owing to a bank or other creditor. They may have other options for dealing with it. A financial counsellor can help find other options.

Financial Counsellors provide free, independent and confidential services to assess a person's financial situation, identify options, and provide assistance in negotiating with creditors. You can find a financial counselling service near you by contacting 1800 007 007 or see a list of services under 'Contacts' on page 14.

If your client is being chased by a creditor or debt collector, contact a financial counsellor before they use Settlement Scheme monies to pay the debt.

There are important legal protections in relation to debts and debt collection. For instance:

- your client is entitled to ask for a payment plan and some creditors must consider affordable hardship arrangements
- a creditor or debt collector may be chasing a person for a debt that they don't actually owe or that they don't have to pay. A community legal service or a financial counsellor can help identify whether or not the alleged debt is in fact owed.

For financial counselling assistance contact the **National Debt Helpline on 1800 007 007**.

For more information about dealing with debt collectors see www.moneysmart.gov.au

Commonwealth debt

Unknown—please contact Services Australia or the relevant Commonwealth department and/or contact a financial counsellor or legal service.

State debt

Unknown—please speak with a financial counsellor or legal service. For SPER debts, speak to SPER about accessing a Work Development Order through a Hardship Partner. For more information contact SPER: 1300 365 635

Bankruptcy

Payments from the Stolen Wages Settlement Scheme will be made available for bankruptcy trustees. A person who is bankrupt who receives such a payment is required to notify their bankruptcy trustee. A trustee will take the bankrupt person's current circumstances and creditors into account when administering the bankruptcy estate.

Managing a lump sum

Information to help manage a lump sum

Your rights, your money

Everyone is entitled to make decisions about how they spend their money in their individual circumstances.

You can help someone receiving Settlement Scheme monies by highlighting options in relation to:

- how to make the money last so it benefits them in the long run
- how to avoid being ripped off by scams or dodgy businesses
- how to manage humbugging and not feeling pressure to give too much money away to family and friends, leaving the recipient without enough money to pay bills and debts and put food on the table
- setting up a budget for each week or fortnight so they have extra money for a longer time
- setting up automatic deductions with their bank
- avoiding overdrawn fees.

For more information about managing large sums of money see www.moneysmart.gov.au

Budgeting

Many people are uncertain about how best to manage a large lump sum payment. Financial counsellors can help people to create a budget. You can find a financial counselling service near you by contacting 1800 007 007 or see a list of services under 'Contacts' on page 14.

For people who want to do this themselves, there are free tools online. ASIC's Moneysmart website is a trusted website with [information and tools relating to budgeting](#)

Scams

Unfortunately, financial counsellors and regulators see many people who have been ripped off through scams, high-pressure selling (including door-to-door selling) and exploitative business practices. As a worker supporting somebody receiving a lump sum amount, you can talk to them about being aware of high pressure selling and scams.

KEY MESSAGES

It is worth reminding your clients:

- if a salesperson is pushing you to buy something, tell them you need time to think it over
- if you're really not interested, or you have a bad feeling, just say no. If you are firm, a salesperson is less likely to continue pushing or contacting you. You don't need to explain why.

Moneysmart has some great tips on how to manage high pressure sales:

- [Avoiding sales pressure](#)
- [Door-to-door sales](#)

The ACCC's Scam Watch has a list of current scams that are going around as well as tips for how to avoid getting caught out by a scam www.scamwatch.gov.au

Savings accounts and term deposits

People receiving Settlement Scheme monies do not need to use that money immediately. There are options to place the funds into a savings account or term deposit may be a good option while they take time to decide what to do. The benefits are that there is virtually no risk of losing a deposit and the government guarantees all deposits up to \$250,000 with Authorised Deposit-taking Institutions (ADIs).

Savings accounts

- Savings accounts help savings grow faster. They pay a higher variable interest rate than basic transaction accounts and you can add to your savings account whenever you like. Some accounts make it harder to access the money, restricting when you can redraw the funds. This makes saving easier and spending harder.
- Talk to your Bank about what savings account products they offer and shop around as there are fee free options available.

Term deposits

- Term deposits earn a fixed rate of interest over a fixed term that you choose, usually between one month and five years. If you want to access the money before the term deposit agreement ends, you will likely have to pay a penalty—so make sure you check this could be before putting your money in. They may offer smaller returns than other comparable products and rates can drop if the deposit automatically rolls over to a new term.
- If your goal is to earn the most interest you can (and not just make the money harder to spend), be sure to compare what interest rates are available on standard savings accounts.
- Most Banks have term deposit calculators so you can fill in your information and find out what your return will be before you sign up! Talk to your Bank about what term deposit products they offer and shop around and to compare rates and fees.

You can find out more information about [term deposits and savings accounts on the Moneysmart](#)

Buying property

People receiving Stolen Wages Settlement monies may want to put down a deposit on a property or purchase property jointly. It is important that anyone wanting to buy property or borrow large amounts seek advice, as there is a lot of information to be aware of.

For example:

- The additional costs of owning a property like property rates, water rates, insurance, repairs and maintenance, tax (where applicable), and the interest costs of borrowing.
- The risks of taking on a mortgage that is not affordable in the long run and losing the property and the Stolen Wages Settlement monies with it!

Further information, advice and support can be obtained from Indigenous Business Australia (IBA) at www.iba.gov.au. IBA hold Home Ownership Info Sessions and Budgeting Workshops designed to help people prepare for the application process, find the right home, engage a conveyancer, organise settlement, manage repayments and more.

Other useful resources:

[Buying a House](#)

[Choosing a Home Loan](#)

[Using a Mortgage Broker](#)

Buying cars and boats or other assets

People receiving Settlement Scheme monies may want to put down a deposit or purchase a vehicle or boat outright. It is important that anyone wanting to buy a large asset such as a car or boat seek advice to avoid being ripped off or losing the asset as well as their Settlement Scheme monies.

KEY MESSAGE

Where possible, support your clients to research any large purchases they want to make so they don't end up buying something that breaks down and costs more in the long-run. It is very difficult to get a refund on a faulty car, boat or other large asset.

Encourage your clients to talk to a financial counsellor about their budget before they enter into a loan to ensure they can afford it.

Watch this great [Moneysmart video on buying a car](#)

And for more on consumer rights see the [Be Smart, Buy Smart publication](#)

IMPORTANT INFORMATION FOR YOUR CLIENTS

There are additional costs in owning a car and boat like registration, maintenance, fuel and the interest costs of borrowing if you get a loan to pay for it.

There are stronger legal protections for consumers if the vehicle or boat is purchased from a licensed dealer instead of an individual.

Buying large assets like cars and boats on Gumtree or Facebook Marketplace or other online sales is very risky! Always inspect the car or boat before you buy it.

Before you buy a boat or car, get it checked by an independent mobile mechanic! You don't want to buy a lemon because getting your money back for a faulty car or boat is very difficult.

There are risks attached with getting car and boat loans. Even though lenders are meant to assess whether the loan is affordable, they don't always do this or do it well. If the loan repayments are unaffordable then you risk losing the asset and your Settlement Scheme monies with it!

For more information about buying a used car or boat see www.qld.gov.au

For more information about buying a new car see www.qld.gov.au

For more information about maintaining a vehicle and getting it repaired see www.qld.gov.au and www.qld.gov.au

Humbugging

It's important to recognise and respect that we all love to support our family and friends. Aboriginal and Torres Strait Islander peoples are used to taking care of one another by providing and sharing food and shelter, and anything else when they can. But sometimes the same family members or friends ask for money every week or straight after their payday. You can end up giving away too much money to others, not leaving enough for you and your own family.

Feeling this pressure from others is called 'humbugging'. This can make people feel helpless as they really want to help family. They also don't want to leave themselves without any money to make ends meet, as they may be already struggling to pay their own bills.

Don't be afraid to talk to your client about how to have a difficult conversation to say "no" or look at putting in place strategies to protect their payments. Alternatively, some people might want to keep a set amount of money aside in their budget for helping family or friends.

We need to remember that people choose how to spend their own money. It will be helpful to talk about how people are going to manage potential pressure to share among family and friends while balancing their long-term money goals. Referring them to a financial counsellor for assistance with budgeting is a good starting point.

You can find a financial counselling service near you by contacting 1800 007 007 or see a list of services under 'Contacts' on page 14.

For more information go to www.moneysmart.gov.au

Paying for funerals

Funerals cost a lot of money. Some options for managing these costs are much better than others. Funerals can be a sensitive topic for anyone but don't be afraid to engage sensitively with someone about how they are planning for the costs of their funeral. It is important they are aware of their options and the advantages and disadvantages of those options.

Moneysmart has really good information on the different options available and what people should think about. Visit www.moneysmart.gov.au

Funeral cover or insurance

Funeral cover or insurance can cost a lot more than the benefit a family will receive. If repayments are stopped for any reason, the person loses everything that they have already paid. This means a person has to keep paying premiums until they die or their funeral costs won't be covered. In the end, a family may not ever receive all the amounts paid if they add up to more than the costs of the funeral itself. The funeral insurer keeps any additional amounts.

ADVICE FOR CLIENTS

Consider other options before taking out funeral cover or insurance!

Prepaid funeral plans

Prepaid funerals let someone choose and pay for their funeral in advance through their local funeral director. Prepaid funeral plans can be cheaper than funeral insurance or funeral bonds. This is because the cost of the funeral is calculated at today's prices and doesn't increase over time. A person can pay in full or make a deposit and pay the rest off with regular payments.

ADVICE FOR CLIENTS

- It is important to shop around, as different funeral directors offer different packages.
- Get a breakdown of all the costs to know exactly what you get!
- Check whether you can transfer your plan to another funeral director if you move to another state.

Funeral bonds

Funeral bonds involve you paying a deposit and making regular payments over time. Your money grows in value with interest. The money can only be used for your funeral. You can't take it out earlier.

Many funeral bonds let you choose a funeral director. Alternatively, you can let your family choose one at the time of your death.

You can buy a funeral bond from a funeral director, a friendly society or a life insurer. They are not widely advertised, so you will need to ask specifically for a funeral bond.

Make sure you read the product disclosure statement and understand the costs before you sign up.

Financial advice

Information on getting reputable financial advice if you want to invest your Stolen Wages

Services Australia's Financial Information Service

The Financial Information Service (FIS) is a free service that helps people make informed decisions about their finances. FIS officers can help people understand:

- the different options to use a lump sum including:
 - investing
 - superannuation
 - providing an income
- the risk of certain financial products
- the roles of financial professionals
- the results of their decisions in the short and long term.

People can speak to a FIS officer by calling 132 300, Monday to Friday, 8am to 5pm. They can find out more about FIS by going to www.servicesaustralia.gov.au

Financial advisers*

A financial planner or financial adviser is a person or authorised representative of an organisation licensed by ASIC to provide advice on finances, which may include investing, superannuation, retirement planning, estate planning, risk management, insurance and taxation.

For more information about financial advisers see the following pages on the Moneysmart website:

[Choosing a financial adviser](#)

[Booklet—Financial advice and you](#)

*Financial planners/advisers are different from financial counsellors, and they **charge fees** for their time and advice.

For more information about investing, see the following Moneysmart resources:

[Are you ready to invest?](#)

[How to invest facts](#)

Information and resources

Further information and referrals that may assist your client to make the best decisions about their money

General information

ASIC's Moneysmart website

<https://moneysmart.gov.au/indigenous>

Paying for funerals

Paying for funerals (webpage)

<https://moneysmart.gov.au/indigenous/paying-for-funerals>

Paying for funerals (PDF publication)

<https://files.moneysmart.gov.au/media/tpucujl2/paying-for-funerals.pdf>

Superannuation

Super and us mob (PDF publication)

<https://static.moneysmart.gov.au/files/publications/super-and-us-mob.pdf>

Scams

Scamwatch website

www.scamwatch.gov.au

www.scamwatch.gov.au/types-of-scams

Protect yourself from scams (PDF publication)

<https://static.moneysmart.gov.au/files/publications/protect-yourself-from-scams.pdf>

Avoiding Sales Pressure

<https://moneysmart.gov.au/avoiding-sales-pressure>

Door-to-door sales

<https://moneysmart.gov.au/indigenous/door-to-door-sales#:~:text=Door%2Dto%2Ddoor%20sales%20are,presure%20you%20into%20buying%20something>

Budgeting and saving

Managing your money (PDF publication)

<https://files.moneysmart.gov.au/media/rfidt2wm/managing-your-money.pdf>

Managing Large Sums of Money

<https://moneysmart.gov.au/indigenous/managing-large-sums-of-money>

Budget planner (online tool)

<https://moneysmart.gov.au/budgeting/budget-planner>

Savings accounts (webpage)

<https://moneysmart.gov.au/banking/savings-accounts>

Savings goals calculator

<https://moneysmart.gov.au/saving/savings-goals-calculator>

Buying a car

Buying a car (webpage)

<https://moneysmart.gov.au/buying-a-car>

Be Smart, Buy Smart (PDF publication)

<https://static.moneysmart.gov.au/files/publications/be-smart-buy-smart.pdf>

Queensland Office of Fair Trading information about buying a car (website)

www.qld.gov.au/law/your-rights/consumer-rights-complaints-and-scams/buying-products-and-services/buying-products/buying-a-car

ACCQ complaints about new cars (webpage)

www.accq.gov.au/update/just-bought-a-new-car

Further assistance

Financial counselling (online search tool)

<https://moneysmart.gov.au/managing-debt/financial-counselling>

Do you need urgent help with money? (PDF publication)

<https://static.moneysmart.gov.au/files/publications/do-you-need-urgent-help-with-money.pdf>

Making complaints

<https://static.moneysmart.gov.au/files/publications/how-to-complain.pdf>

Credit, loans and debt (PDF publication)

<https://static.moneysmart.gov.au/files/publications/credit-loans-and-debt.pdf>

Humbugging

<https://moneysmart.gov.au/indigenous/dealing-with-family-pressure-about-money>

Gambling assistance

www.gamblinghelponline.org.au

Human Rights and discrimination: a Guide for our Mob (PDF publication)

https://qhrc.qld.gov.au/_data/assets/pdf_file/0019/26722/QHRC_guide_humanrightsanddiscriminatn_aguideforourmob.pdf

Debts and debt collection

Moneysmart's dealing with debt collectors

<https://moneysmart.gov.au/managing-debt/dealing-with-debt-collectors>

Contacts

FINANCIAL COUNSELLING SERVICES AND NO INTEREST LOAN SCHEMES

National Debt Helpline

Online financial counselling assistance

1800 007 007

www.ndh.org.au

ICAN

Financial counselling services for North and Far North Queensland residents, with offices in Cairns, Townsville, Palm Island, Yarrabah and Atherton and including services across the Cape, NPA and Torres Strait.

1800 369 878

info@ican.org.au

www.ican.org.au/

Good Shepherd Australia and New Zealand

No Interest Loans Scheme (NILS)

Available from Good Shepherd's Good Money stores (Cairns, Southport) and 80+ community partner organisations in Queensland.

www.goodshep.org.au

Good Money Cairns

www.goodmoney.com.au/contact-us/

Good Shepherd Australia and New Zealand

No Interest Loans Scheme (NILS)

Find a community NILS provider near you.

www.nils.com.au

Uniting Community Care

Financial counselling services

www.unitingcareqld.com.au/services-and-support/counselling-and-wellbeing/financial-counselling

The Salvation Army Moneycare Financial Counselling

www.salvationarmy.org.au/locations/category/financial-counselling

Cape York Partnership (CYP) O-Hub—MPower

Financial counselling and money management services for Far North Queensland residents across Cape York communities of Aurukun, Coen, Hope Vale and Mossman Gorge with Cairns office available to community members who have direct links with communities mentioned. These services are provided through our Opportunity Hubs (O-Hubs) which operate Monday to Friday 8.30am–5.00pm. The O-Hub is a one-stop-shop for a suite of Opportunity Products, developed by Cape York Partnership, which encourage and support individuals and families to manage and take responsibility for their finances, their health and their children's education. The O-Hub provides an environment for building self-reliance and responsibility.

Cairns—07 4042 7200

302–310 Sheridan Street, Cairns North Q 4870

Aurukun—07 4083 4505

5 Kang Kang Road, Aurukun Q 4892

Hope Vale—07 4083 8800

3 Muni Street, Hope Vale Q 4895

Coen—07 4083 5001

7 Taylor Street, Coen Q 4892

Mossman Gorge—07 4084 4400

16 Kankarr Road, Mossman Gorge Q 4873

info@cyp.org.au

www.capeyorkpartnership.org.au

Shelter Housing Action Cairns (SHAC)

Financial counselling and financial support services

07 4080 7400

www.shac.org.au/my-money-program

NILS www.shac.org.au/nils

GOVERNMENT REGULATORS AND SERVICES

ACCC

Indigenous consumers

1300 303 143

www.accc.gov.au/focus-areas/information-for/indigenous-consumers

ASIC

Indigenous Outreach Program and Moneysmart

1300 365 957 (Monday to Friday, 9am–5pm)

www.moneysmart.gov.au

Centrelink Indigenous Call Centre

1800 136 380 (Monday to Friday, 8am–5pm)

Centrelink Indigenous Debt Recovery Line

1800 138 193 (Monday to Friday, 9am–5pm)

www.servicesaustralia.gov.au/individuals/contact-us/phone-us#indigenoustralian

Services Australia

Financial Information Services

www.servicesaustralia.gov.au/individuals/services/financial-information-service

Queensland Office of Fair Trading

13 QGOV (13 74 68)

www.qld.gov.au/fairtrading

Complaints

www.qld.gov.au/law/your-rights/consumer-rights-complaints-and-scams/make-a-consumer-complaint

Resources

www.qld.gov.au/law/your-rights/consumer-rights-complaints-and-scams/consumer-advice-rights-and-responsibilities/advice-for-indigenous-consumers

www.publications.qld.gov.au/dataset/oft-indigenous-consumer-resources

Contacts continued

EXTERNAL DISPUTE RESOLUTION SERVICES

Free Independent Ombudsman schemes that can investigate and make binding determinations against businesses for misconduct.

Australian Financial Complaints Authority (AFCA)

Investigates complaints about banks, lenders, financial service providers and insurers.

1800 931 678

www.afca.org.au

Energy and Water Ombudsman Qld (EWOQ)

Investigates complaints about energy and water providers, including in relation to disconnections.

1800 662 837

www.ewoq.com.au

Telecommunications Industry Ombudsman (TIO)

Investigates complaints about telecommunication providers.

1800 062 058

www.tio.com.au

Queensland Human Rights Commission

Offices in Brisbane, Townsville, Rockhampton, Cairns
Aboriginal and Torres Strait Islander Unit

07 3021 9113 Jodie Luck

07 40372104 Luke Wenitong

www.qhrc.qld.gov.au/your-rights/for-aboriginal-and-torres-strait-islander-people

LEGAL SERVICES

Aboriginal and Torres Strait Islander Legal Service (Qld) LTD

Offices across Queensland

1800 012 255

www.atsils.org.au

Cairns Community Legal Centre

07 4031 7688 or **1800 062 608**

www.cclc.org.au

Caxton Legal Service

07 3214 6333

www.caxton.org.au

Legal Aid Queensland

Offices across Queensland

1300 65 11 88 or Indigenous Line **1300 65 01 43**

www.legalaid.qld.gov.au

Townsville Community Legal Service

07 4721 5511

www.tcls.org.au

BANKS

Indigenous customer service lines

National Australia Bank (NAB)

Indigenous Customer Service Line (ICAL)

1800 966 100

www.nab.com.au/about-us/social-impact/community/indigenous-australian-support

Commonwealth Bank of Australia

Remote customers call **1800 700 682**

then select option 1, for the ICAL team

www.commbank.com.au/corporate/industries/indigenous-banking.html

ANZ

Aboriginal and Torres Strait Islander phone service

1800 037 366

Westpac

Indigenous Call Centre

1800 230 144

This service is available

Monday to Friday 8:00am–5:30pm CST

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