

CoVid19 Support for clients

General information:

The Federal government has an official information service on WhatsApp and a mobile app to provide advice and updates:

Aus.gov.au/whatsapp

Coronavirus Australia available from the [Apple App Store](#) and on [Google Play](#)

More info <https://moneysmart.gov.au/covid-19-financial-assistance>

Victoria

Food and essential supplies

- People who are in mandatory self-isolation & in need can receive a 2-week essentials package from Vic Gov, packages include food and personal care items. <https://www.premier.vic.gov.au/emergency-relief-packages-for-victorians-who-need-it-most/>
- Some small local groups are also assisting with local food delivery in certain areas on a case by case basis : Linc Network in the Yarra Valley; Knox Infolink in Boronia; Darebin Community Canteen; Long Beach Anglican Parish in Carrum; Ballarat Neighbourhood House; One Care in Geelong; Open Table in Brunswick; Port Philip Community Group; Uniting Care – Burwood; Adra - Gippsland

Utilities

- Under the Victorian Government Utility Relief Grant Scheme, Victorians can apply for a maximum of \$650 on each utility type in a two-year period (or \$1,300 for households with a single source of energy (e.g. electricity only). You can apply for separate grants for each utility (electricity, gas and water). Customers should call their electricity, gas or water retailer to request an application.

<https://services.dhhs.vic.gov.au/utility-relief-grant-scheme>

- All utility retailers are required to have a Financial Hardship policy, customers will need to contact their retailer directly:

<https://www.aer.gov.au/consumers/useful-contacts-for-customers/energy-retailer-contact-details>

- A person who is receiving Centrelink for the first time will get a concession card which they should apply to their utility accounts (if they are the account holder). This will provide an ongoing discount on rates.

Rent Assistance

- Under current laws, there are no specific exemptions or changes to the ordinary process relating to rent arrears and notices to vacate, due to events like Covid-19.
- Contact your landlord/real estate agent to let them know you have been impacted.
- Tenants Victoria have a guide to support maintaining tenancy in this time:

<https://www.tenantsvic.org.au/advice/coronavirus-covid-19/rent-arrears-and-covid-19/>

Housing

- Renters will have a moratorium on evictions. Federal Government has announced that all states and territories will put a moratorium on evictions of persons under financial stress caused by the Covid-19, for the next six months
- Home loan customers in financial difficulty can defer their mortgage payments for up to six months. Contact bank directly.

Newstart and other Centrelink payments

- Effectively doubling income support for those on JobSeeker (formerly Newstart) for six months
- A six-month Covid-19 supplement of \$550 a fortnight for existing and new recipients of benefits including JobSeeker, Youth Allowance, Parenting Payment recipients, Farm Household Allowance recipients and Special Benefits.
- The government will also waive the asset test and waiting periods to access the payment.
- Eligibility for JobSeeker Payment and Youth Allowance for job seekers has been expanded to include: permanent employees who have been stood down or lost their job, sole traders, self-employed, casuals or contract workers whose income has reduced and those caring for someone who's affected by coronavirus.

<https://www.servicesaustralia.gov.au/individuals/services/centrelink/jobseeker-payment>

Pensioners and Carers

There are two automatic \$750 Economic Support Payments. If you're living in Australia and get an eligible payment, you will get two \$750 payments:

- between 12 March and 13 April 2020, and
- from 13 July 2020

<https://www.servicesaustralia.gov.au/individuals/news/more-financial-support-people-affected-coronavirus>

Crisis Payment

- A one-off Crisis Payment is available if you're in severe financial hardship and either:
- need to self-isolate
- are caring for someone self-isolating.
- A crisis payment is one week of your base income support payment rate.

<https://www.servicesaustralia.gov.au/individuals/news/more-financial-support-people-affected-coronavirus>

Small Businesses

- All major banks will allow business customers to defer their loan repayments by six months due to the economic crisis
- Major banks supporting Fed Govt scheme to guarantee a portion of new small business loans. For 50 per cent of new loans issued by eligible banks to small and medium enterprises in need of working capital. (The government will provide guarantees of up to \$20 billion, thereby supporting up to \$40 billion in loans.)

Banking

- All banks have a hardship team to help customers having payment difficulty with credit cards or personal loans. Assistance could include:
 - A deferral of scheduled loan repayments
 - Waiving fees and charges
 - Interest free periods or no interest rate increases
 - Debt consolidation to help make repayments more manageable
- Contact your bank directly.

<https://www.ausbanking.org.au/wp-content/uploads/2020/03/COVID-19-Customer-FAQs.pdf>

Insurance

- Contact your insurer to find out what your policy covers, and to make a claim. Some insurers are offering deferred premium payments or refund of unused premiums upon cancellation of policy.
- For help with the claims process, or if you are unable to contact your insurance company, call the Insurance Council of Australia disaster hotline on 1800 734 621.

Dispute Resolution (Insurance and Financial Institutions)

- If you find yourself in a dispute with your insurer or financial provider about your claim or request for assistance AFCA can help to resolve it.
- AFCA have enacted a significant events hotline: 1800 337 444

<https://www.afca.org.au/news/significant-events/coronavirus-disease-covid19-outbreak-support-for-financial-issues>

Phone/internet

- Telecommunications Industry Ombudsman (TIO) - Vulnerable and at-risk residential consumers and small businesses can now call **1800 046 686** or **03 8600 8308** for assistance with unresolved phone and internet complaints.

<https://www.tio.com.au/reports-updates/prioritising-complaints-vulnerable-and-risk-residential-consumers-and-small>

- **TELSTRA:** Not charging late payment fees or suspending services for bills that become overdue between Thursday 19 March and Thursday 30 April 2020
- **OPTUS:** Waiving of late payment fees for all our customers until 30 April. Stopping disconnection and credit collection activities until 30 April