

Financial Services & Concessions

Where to access information on Financial Counselling, Financial Assistance and Concessions in Victoria.

HEALTH CONCESSIONS

Service	Contact	Details
EYECARE Victorian Eye Care Service	1300 303 125 www.aco.org.au	Provides eye care at low cost for pensioners and others on low incomes. Ring to find out who is your local participating Optometrist. You must have a Pensioner Concession Card or Health Care Card.
CHRONICALLY ILL- Chronic Disease Management	Contact your GP	Allows chronically ill people who are being managed by their GP to access Medicare rebates for services such as dental, podiatry, occupational therapy etc. Patients who have a chronic medical condition may be eligible. Patients should talk to their GP about whether they are eligible for this scheme.
MENTAL HEALTH Better Access Initiative	Contact your GP www.health.gov.au/mental-health-betteraccess	Provides Medicare rebates for up to 12 individual mental health services a year, including consultations with psychologists, social workers and occupational therapists. Patients should talk to their GP about whether they are eligible for this scheme.
PATIENT TRANSPORT Red Cross Patient Transport	NE Program Officer: 0427 500 940 or Wangaratta: 0357218451	To provide transport for people who have no other alternative transport arrangements to attend essential medical appointments. Requests for transport are required to be made at least 7 working days in advance. Referral required from a registered Medical Practitioner, Health Professional, or Transport coordinator from the referring agency or hospital the patient is attending.
PATIENT TRANSPORT Victorian Patients Transport Assistance Scheme (VPTAS)	1300 737 073 https://www2.health.vic.gov.au/hospitals-and-health-services/rural-health/vptas-how-to-apply	This scheme subsidises the travel and accommodation costs incurred by rural Victorians who have no option but to travel a long distance to receive approved medical specialist services. For eligibility you must be a Victorian resident and have a current referral to the nearest medical/dental specialist or approved place of treatment, and have to travel more than 100 km (one way), or an average of 500 km per week.
MEDICAL COMPANION Travellers Aid	1300 700 399 www.travellersaid.org.au/	Assist rural Victorians travelling to Melbourne for medical appointments by meeting travellers at Southern Cross Station and accompanying them to and from their appointment in central Melb. Free service. Must book in advance.
DISABILITY TRANSPORT Vehicle Modification Subsidy Scheme	1300 747 937 https://swep.bhs.org.au/vehicle-modifications-subsidy-scheme.php	This scheme assists people who require vehicle modifications to drive their primary vehicle due to their disability. It also assists people with a disability requiring modifications to travel as passengers in their primary vehicle.
AMBULANCE Ambulance Victoria	0398 403 500 http://www.ambulance.vic.gov.au/index.html	Eligible Victorians holding a valid Pensioner Concession or Low Income Health Care Card currently receive free clinically necessary treatment and transport. Seniors Health Care Card holder's are NOT covered.
CONCESSION AND HEALTH CARE CARDS Centrelink Health Care Card	http://www.humanservices.gov.au/customer/subjects/concession-and-health-care-cards?utm_id=7	Concession Cards can get you cheaper health care services and medicines. There are several different types of Concession cards. Go to this web-link to check whether you are eligible or not.
DENTAL HEALTH Dental Health for adults and school aged children	Dental Health Services 1800 833 039 http://www.dhsv.org.au	Dental Health Services Victoria provides emergency and general dental care for adult concession cardholders through public dental clinics in community health centres and rural hospitals. Please check the website for your local service and to find out if you are eligible for 'priority access.' Can refer to dental hospital for subsidised braces.
ORTHODONTAL ASSISTANCE Give a Smile	1300 661 613 http://www.giveasmile.org.au/	Give a Smile is a public health goodwill concept initiated by the Australian Society of Orthodontists (Inc). Give a Smile Orthodontists volunteer to treat, for no fee, patients selected from public orthodontic waiting lists.
HEARING Office of Hearing Services	1800 500 726 http://hearingservices.gov.au	A wide range of hearing rehabilitation services is available to eligible persons. These services include hearing assessments and the provision of hearing aids. Call to check eligibility.
HEARING Australian Hearing	1300 412 512 www.hearing.com.au	Provide a full range of hearing services for children and young people up to the age of 21 (free of charge) and eligible adults.
MENTAL HEALTH ADVOCACY Mental Health Legal Centre	Telephone Advice Line 1800 555 887 http://www.communitylaw.org.au/mhlc/cb_pages/the_legal_centre.php	This service provides a free and confidential legal service to anyone who has experienced mental illness in Victoria where the legal problem relates to their mental illness.
HEALTH ADVOCACY Health Complaints Commissioner	1300 582 113 https://hcc.vic.gov.au/	In Victoria individuals have a right of access to their health information and to make complaints about health service providers. This service is an independent statutory authority established to receive and resolve complaints about health service providers.

Every effort has been made to provide accurate and current information. For continuing updates, see WHGNE's website: www.wealth.com.au.

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FINANCIAL SERVICES/ADVICE/ASSISTANCE/SAVING SCHEMES, WELFARE and LEGAL ISSUES

Service	Contact	Details
DEBT/BUDGETING National Financial Counselling Referral Line	1800 007 007 https://www.financialcounsellingaustralia.org.au/Home	Financial Counsellors offer free and independent advice to Victorians who are facing financial hardship. To arrange an appointment to see a financial counsellor in your area call the Financial Counselling referral line.
DEBT/BUDGETING Phone Based Financial Counselling	1800 007 007 http://www.moneyhelp.org.au/	A Victorian Government initiative this service provides free, confidential and independent financial information for Victorians experiencing difficulty paying their rent or mortgage or facing job loss. For free financial counselling call the number listed.
DEBT/BUDGETING Money Smart	https://www.moneysmart.gov.au/managing-your-money/budgeting ASIC: 1300 300 630	A website developed by ASIC provides access to free, independent and unbiased information to help people to make good financial decisions. This website features financial calculators covering not only the basics such as budgeting, savings and credit cards, but also more complicated issues such as superannuation and income tax.
NO INTEREST LOAN WHGNE DVNILS	0357223009 Ext 2 http://www.whealth.com.au/work_nils.html	No Interest Loan of up to \$1200 available to women on low incomes who have experienced family violence in the past twelve months and who are living in the Hume region.
NO INTEREST LOAN WHGNE General NILS	0357223009 Ext 2 http://www.whealth.com.au/work_nils.html	No interest loan of up to \$1200 available to women on low incomes who live in the Hume region at the current address for at least three months.
NO INTEREST LOANS	136 457 http://goodshepherdmicrofinance.org.au/services/no-interest-loan-scheme-nils/	Provides interest free loans for those on low incomes to buy essential household items. These include fridges, washing machines, televisions, beds etc. The loans can also be used for medical or education costs. To be eligible you need a Health Care Card, Pension Card or be of genuinely low income.
SAVINGS PLAN National Australia Bank ADDS UP Savings Plan	http://goodshepherdmicrofinance.org.au/services/add-sup-savings-plan/	This program is currently being reviewed and is not presently available.
LOW INTEREST LOAN National Australia Bank Step-Up Loan	http://goodshepherdmicrofinance.org.au/services/step-up-loan/	Low interest (5.99%) loan of between \$800 and up to \$3000. Must have a Health Care Card, Pension Card or Family Tax Benefit Part A. Credit check required. Loans are for white goods, computers, cars, furniture, medical expenses and house repairs. Loans are not for cash, holidays, bills or debt consolidation.
SAVINGS PLAN ANZ Saver Plus	1300 610 355 http://www.anz.com/personal/bank-accounts/help-select-account/concession-card-holders/saver-plus/	Every dollar saved up to \$500 matched. Must be 18 years or over and have a Health Care Card or Pension Card. Must have some regular income from work (you or your partner) and are a parent or guardian of a child at school OR be attending or returning to vocational education yourself. For the purchase of educational expenses only.
FUNERAL COSTS Burial of persons with insufficient means	1300 138 672 http://www.statetrustees.com.au/business-alliances/funeral-services	State Trustees may be able to assist with the burial for those with insufficient means. State Trustees can assume responsibility for financing and arranging the plot and funeral of deceased persons reported to the Coroner, who have assets less than \$1000.
FUNERAL COSTS Assistance with funeral costs	0395647778 http://www.bereavementassistance.org.au/	This service provides a funeral service and cremation where the alternative is a 'pauper burial' at state expense or a commercial funeral that surviving relatives or friends are unable to afford. Contact for more information.
NO INTEREST ADVANCE Centrelink Advance	http://www.humanservices.gov.au/customer/enablers/advance-payment	Centrelink provides an Advance Payment Scheme that provides lump sum payments in advance from future payments. The advance must be repaid in six months, as it is essentially an interest free loan on your future payments.
DEBT/BUDGETING Centrelink Financial Information Service	http://www.humanservices.gov.au/customer/services/centrelink/financial-information-service	The Financial Information Service helps you make informed decisions about investment and financial issues for your current and future needs.
PAY BILLS for FREE Centrepay	https://www.humanservices.gov.au/customer/services/centrelink/centrepay	This is a free direct bill-paying service offered to customers receiving payments from Centrelink. Customers can choose to pay bills by having a regular amount deducted from their Centrelink payment.
EMERGENCY RELIEF	http://www.dhs.vic.gov.au/for-individuals/crisis-and-emergency/financial-crisis-support	Several welfare organisations provide emergency relief in the form of food, clothing and household goods such as second-hand furniture and blankets, for people experiencing a severe financial crisis.
REGO CONCESSION Motor Vehicle Registration Fee Concession	Vic Roads 13 11 71 https://www.vicroads.vic.gov.au/registration/registration-fees/concessions-and-discounts	If you hold one of the following concession cards, Pensioner Concession Card, Health Care Card or a DVA Gold Card you may be eligible for a concession on your vehicle registration when buying a car registered in your name or when paying your car registration fee. You can also pay 6 monthly instead of annually.

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AVOIDING BANK FEES	Avoiding Bank Fees http://www.bankers.asn.au/Consumers/Fact-Sheets	From using your own bank's ATM to setting up SMS alerts when your account reaches a certain balance, find out how to avoid bank fees.
CONSUMER PROTECTION Aust. Securities & Investments Commission	1300 300 630 http://www.asic.gov.au/about-asic/contact-us/how-can-we-help-you/	ASIC is Australia's corporate, markets and financial services regulator. They have powers to protect consumers against misleading or deceptive and unconscionable conduct affecting all financial products and services, including credit. ASIC are very happy to hear about any complaints in regard to financial services.
FUNERAL COSTS Funeral Insurance	http://www.choice.com.au/reviews-and-tests/money/insurance/personal/funeral-insurance.aspx	The National Info Centre on Retirement Investments (NICRI)-warns consumers to be very careful before signing up to funeral insurance. Be aware that premiums start very low but can increase each year so that by the time you are at retirement age the premiums could be unaffordable. And if you cease paying you lose all that you have already contributed.
DISPUTE RESOLUTION Financial Ombudsman	1300 367 287 www.fos.org.au	This service provides accessible, fair and independent dispute resolution for consumers and financial service providers where the value of the claim is \$500,000 or less.
DIPSPUTE RESOLUTION Credit & Investment Ombudsman	1800 138 422 http://www.cio.org.au/	This service provides consumers and financial service providers an accessible, independent and fair dispute resolution service where the value of the claim is \$500,000 or less.
CENTRELINK DISPUTE RESOLUTION Appeals Tribunal	1800 228 333 http://www.aat.gov.au/social-services-child-support-division/applying-for-a-review	The Tribunal is the first level of external review of decisions made by Centrelink about social security, family assistance, education or training and parental leave payments. The Tribunal is also the first level of external review of most decisions made by the Child Support Agency.
AUST GOVT REVIEW Administrative Appeals Tribunal	1800 228 333 http://www.aat.gov.au/applying-for-a-review-1	This service provides independent review of a wide range of administrative decisions made by the Australian government and some non-government bodies. The AAT aims to provide fair, impartial, high quality and prompt review with as little formality and technicality as possible.
LEGAL SERVICE for SOCIAL SECURITY ISSUES Social Security Rights Victoria	1800 094 164 http://ssrv.org.au	This service provides free and independent information, advice and representation about Social Security law and its administration. This service assists individuals navigate the social security system, educate the community about social security matters and campaign for a just and fair social security system.
LEGAL COMPLAINTS Legal Services Comm	1300 796 344 (local call Australia-wide) http://lsbc.vic.gov.au/	The Legal Services Commissioner is an independent agency responsible for handling complaints about lawyers in Victoria.
FINES Civic Compliance Victoria	1800 150 410 http://online.fines.vic.gov.au/fines/Content.aspx?page=9	The Infringements Court is a venue of the Magistrates' Court that deals with the processing and enforcement of unpaid penalties, such as speeding fines. If you have any questions about an enforcement order, contact Civic Compliance Victoria between 8am and 9pm, Mon to Fri.
FREE LEGAL ADVICE Consumer Action Law Centre-Worker Advice Line	03 96 023 326 http://consumeraction.org.au/help-for-consumers/support-for-advisers/	Community and public sector caseworkers and lawyers can call Consumer Action for specialist legal advice on handling consumer matters on our Worker Advice Line. This service is available Monday to Friday from 10am to 1pm and 2pm to 5pm.
DISPUTE RESOLUTION Consumer Affairs Vic	1300 551 181 https://www.consumer.vic.gov.au/	This service can conciliate disputes between consumers and traders, and tenants and landlords; and enforce and ensure compliance with consumer laws.
TAX HELP Aust Tax Office-TAX HELP	13 28 61 https://www.ato.gov.au/Individuals/Lodging-your-tax-return/Tax-Help-program/	Tax Help is a network of ATO-trained and accredited community volunteers who provide a free and confidential service to help people complete their tax returns online using <i>myTax</i> .
TAX HELP ATO-Dealing with Disasters	1300 788 347 https://www.ato.gov.au/Individuals/Dealing-with-disasters/	If you have been affected by a disaster, such as a flood, bushfire or storm, don't worry about your tax affairs right away. We will give you time to deal with your more immediate problems first and we can help you to sort out your tax affairs later.
SUPERANNUATION Aust Govt Super Co-Contribution	https://www.ato.gov.au/Individuals/super/growing-your-super/adding-to-my-super/government-super-contributions/	If you are a low or middle income earner, you can take advantage of this scheme by making eligible personal super contributions to your super fund or retirement savings account (RSA). The government will then match up to \$1000 of your personal super contributions. Contact your super fund.

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Keep Track of Your Super Aust Tax Office –	https://www.ato.gov.au/individuals/super/keeping-track-of-your-super/	You can check, consolidate, find lost super and keep track of your super online by creating or logging in to your find lost super and keep track of your super online by creating or logging in to your myGov account. You can also check your super via the ATO app or by calling our self-help phone service, available 24 hours a day on 13 28 65.
WILLS Community Legal Centres	http://www.fclc.org.au/find_a_clc.php?enlarge_text=true	If you have limited financial capacity some Community Legal Centres can assist or recommend a service to draft a will, power of attorney and/or enduring guardianship at a subsidised rate. Go to the Federation of Community Legal Centres website to find your local CLC. Then contact your local CLC to find out if they are able to assist.
Financial Assistance for Cancer Patients	13 11 20 http://www.cancervic.org.au/for-health-professionals/referral-information	Cancer Council Victoria offers four pro bono services for people affected by cancer: Legal Referral Service; Financial Planning Service; Workplace Advisory Service; Small Business Advice Service. Cancer Council Victoria provides one-off small payments in the form of a Coles/Myer Gift Card or Telstra voucher to cancer patients suffering financial hardship.
EMERGENCY TRAVEL RELIEF Traveller's Aid	03 96 542 600 https://www.travellersaid.org.au/	Traveller's Aid are based at Southern Cross Station. They provide subsidised travel tickets for medical, family crisis, court matters & employment in Victoria. They have shower and internet facilities.
TRANSITION TO INDEPENDENT LIVING ALLOWANCE	1300 653 227 https://www.dss.gov.au/families-and-children/benefits-payments/transition-to-independent-living-allowance-tila/frequently-asked-questions-for-case-workers	If you are a young person aged between 15 and 26 years and have been in care or have left care and need financial assistance to move to independent living you may be eligible for a Transition to Independent Living Allowance.

HOUSING ASSISTANCE

Services	Contact	Details
BOND ASSISTANCE Bond Loan Scheme	http://www.housing.vic.gov.au/bond-loan-scheme	If you can't afford to pay the bond when renting privately, you may be able to borrow the money. There are income and asset limits for public housing assistance and bond loans in Victoria. For more information see website listed.
ACCOMODATION Crisis Accommodation Centres	1800 825 955 http://www.housing.vic.gov.au/crisis-and-emergency-contacts	Housing Information and Referral, and Transitional Housing is delivered through 19 agencies across Victoria. For a list of all crisis housing services in Victoria please see website listed. The 1800 number will direct you to a service closest to you, or if the call is outside business hours, it will be directed to Salvation Army Crisis Services.
RENT ASSISTANCE Commonwealth Rent Assistance	https://www.humanservices.gov.au/customer/services/centrelink/rent-assistance?utm_id=7	If you are currently in the private rental market, you may be eligible for Rent Assistance. For information on eligibility requirements, payment rates and how to claim for Rent Assistance please see website listed.
MORTGAGE Mortgage Relief Scheme	1800 134 872 http://www.housing.vic.gov.au/mortgage-relief-scheme	Provides a short-term interest-free loan to help you keep up your home loan repayments after an unavoidable decrease in your income. This could be caused by short-term unemployment, sickness or some other crisis. Phone or check website for eligibility.
HOUSING DISPUTE RESOLUTION	http://www.housing.vic.gov.au/get-rental-advice	If you are having problems with household members, neighbours, your real estate agent or landlord, there are places you can go to for help. Check out this website to find the most appropriate service.
HOME RENOVATIONS for SAFETY REASONS Home Renovation Loans	1800 134 872 http://www.housing.vic.gov.au/home-renovation-loan-owners	This service can help you remain living independently in your home with support from family and community networks. If you're an eligible home owner and need a loan to pay for the works, you may get financial assistance of up to \$25,000 via a Home Renovation Loan.
ACCOMODATION Movable Units	http://www.housing.vic.gov.au/movable-units	Movable units are available through public housing. They are mainly for older people and people with a disability or support needs so they can live independently. The units are self-contained and can be set up in the backyard of a friend or relative's home.
DISPUTE RESOLUTION Tenancy Information-Consumer Affairs Victoria	Helpline 1300 558 181 www.consumer.vic.gov.au Indigenous consumers Help Line 1300 661 511	This service provides information and advice in: building and renovating; motor cars; product safety; renting; retirement villages; scams; shopping and trading. They provide consumer and tenancy services, such as: offices across metropolitan and regional Victoria, including a mobile service which travels throughout regional Victoria; advice and help for Indigenous consumers; assistance to conciliate a dispute with a business or landlord; information sessions and workshops in the community; advocacy support for eligible Victorians, including representation before the Victorian Civil and

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RATES Municipal Rates Concession	Victorian Concessions Info Line 1800 658 521	Administrative Tribunal (VCAT). Provides a 50% discount off council rates up to a maximum of \$187.60 . Must have a Pensioner Concession Card or DVA Gold Card. Application forms are available from your local council.
STAMP DUTY Stamp Duty Concession	Victorian Concessions Info Line 1800 658 521.	This provides an exemption from stamp duty for holders of Pensioner Concession Cards, Health Care Card, DVA Gold Card, who are purchasing property up to \$330,000 in value. An application form is available from the State Revenue Office via the website www.sro.vic.gov.au or by calling 13 21 61.

EDUCATION CONCESSIONS/REBATES/COMPUTERS etc.

Services	Contact	Details
STUDENT LOANS Student Loans	https://www.education.gov.au/vet-student-loans	VET Student Loans commenced on 1 January 2017, replacing the VET FEE-HELP scheme, which ceased on 31 December 2016. Information about the new program is outlined in the website listed here. NILS loans can also be used for course costs in some circumstances.
TRANSPORT School Bus Program	http://www.education.vic.gov.au/school/parents/secondary/Pages/schooltravel.aspx	The School Bus Program is an extensive school bus network that provides free travel to eligible government and non-government students living in rural and regional Victoria. Students deemed ineligible for free travel may use a school bus service by paying a fare.
KINDERGARTEN Kindergarten Fee Subsidy	1800 809 834 http://www.education.vic.gov.au/childhood/parents/support/Pages/financialassist.aspx	The State Government provides funding to organisations to enable eligible children to attend kindergarten for free. There are a number of eligibility requirements. Contact the Education Department Infoline for details.
CHILD CARE Child Care Rebate	Centrelink Family & Parents Line 13 61 50 https://www.humanservices.gov.au/customer/services/centrelink/child-care-rebate	The Child Care Rebate pays up to 50% of your out of pocket expenses for child care up to an annual cap. It is NOT income tested, so you may be eligible to receive it even if you don't get the Child Care Benefit from your fees. To check your eligibility contact the info line.
TAFE TAFE fees	131 823 http://www.skills.vic.gov.au/victorianskillsgateway/Students/Pages/tafe.aspx?Redirect=1	TAFE's may offer concessions on enrolment fees for cardholders and their dependent spouses. Contact the Information Line for details. NILS loan can be used for course costs in some circumstances.
ADVOCACY Parents Victoria	1800 032 023 http://www.parentsvictoria.asn.au/	This service represents parents of students in Vic Government schools and assists in advocating about difficulties students and parents experience with education costs.
SCHOOL UNIFORM State School Relief	Contact your School Principal www.ssr.net.au/schools	State Schools' Relief only responds to requests from principals, assistant principals and welfare coordinators. Teachers and Principals can receive further information and clarification by contacting our office on 03 8769 8400.
FUNDS for EXCURSIONS Camps, Sports and Excursion Fund	http://www.education.vic.gov.au/about/programs/health/Pages/csef.aspx?Redirect=1	Families holding a valid means-tested concession card or temporary foster parents are eligible to apply. \$125 per year is paid for eligible primary school students, with \$225 per year paid for eligible secondary school students. Payments are made directly to the school and are tied to the student.
CHEAP COMPUTERS Work Ventures	1800 112 205 https://workventures.com.au/	Provides refurbished computers into affordable systems for low income people who have a Health Care Card, Pension Card, Disability Card or some other form for documentation relating to low-income or disadvantage.

ENERGY/WATER CONCESSIONS

Services	Contact	Details
ELECTRICITY Annual Electricity Concession	1800 658 521 http://www.dhs.vic.gov.au/or-individuals/financial-support/concessions/energy/annual-electricity-concession	This concession provides a 17.5% discount off mains electricity bills all year round . Check your bill to ensure that you are receiving all the correct concessions. Ring your electricity supplier and ask, if you are not sure of your entitlements. Be sure to notify your supplier each time you receive a new concession card, otherwise your concession will cease.
ELECTRICITY Electricity Transfer Fee Waiver	http://www.dhs.vic.gov.au/or-individuals/financial-support/concessions/energy/electricity-transfer-fee-waiver	This concession waives the fee that is normally payable to electricity providers when a cardholder moves house.

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ELECTRICITY WATER -Life Support Concession	Victorian Concessions Information Line 1800 658 521	The Life Support Concession provides a quarterly discount on electricity bills where a cardholder or member of cardholder's household uses certain life support machines, such as an oxygen concentrator or haemodialysis machine.
ELECTRICITY Medical Cooling Concession	Victorian Concessions Information Line 1800 658 521	The Medical Cooling Concession provides a 17.5 per cent discount off electricity costs over a six month period from 1 November to 30 April for concession cardholders with multiple sclerosis and other qualifying medical conditions such as Parkinson's disease, fibromyalgia and motor neuron disease. The Medical Cooling Concession is given in addition to the Annual Electricity Concession.
ELECTRICITY GAS -Non-mains Winter Energy	Victorian Concessions Information Line 1800 658 521	The Non-Mains Energy Concession is an annual rebate for eligible cardholders who use LPG for domestic heating or cooking, and/or are individually metered for electricity but who pay a caravan park or accommodation proprietor.
ELECTRICITY Controlled Load Concession	Victorian Concessions Information Line 1800 658 521	The Controlled Load Electricity Concession provides a 13 per cent reduction on controlled load usage charges on electricity bills.
ELECTRICITY WATER/GAS Utility Relief Grant	Victorian Con Info Line 1800 658 521 http://www.dhs.vic.gov.au/for-individuals/financial-support/concessions/hardship	This grant is for cardholders who are unable to pay their mains electricity, gas or water bill due to a temporary financial crisis. Contact the info line or the Hardship Department of your provider for more details.
WATER SEWERAGE Connection Scheme	Victorian Concessions Information Line 1800 658 521	Provides a grant for cardholders who are required to connect to a mains water and sewerage service under the Country Towns Water Supply and Sewerage Program. Contact the info line for more details.
WATER SEWERAGE Concession	Vic Concessions Info Line 1800 658 521	The Water and Sewerage Concession provides a 50 per cent discount on water and sewerage charges up to an annual maximum of \$299 for 2015-16.
TANK WATER Non-mains Water Concession	Victorian Concessions Information Line 1800 658 521	Assists cardholders who are not connected to mains water with the costs of purchasing non-mains water for domestic usage e.g. Buying carted water for rainwater tanks. Ring the info line for more details.
ELECTRICITY & GAS CONTRACTS COMPARE	https://compare.switchon.vic.gov.au/	This Vic Govt website is designed to help you with your gas and electricity contract by providing you with practical tips on how to work out which type of contract you are on and to negotiate the best contract for you with retailers.
DISPUTE RESOLUTION Energy & Water Ombudsman (EWOV)	1800 500 509 www.ewov.com.au	EWOV has the power to investigate and resolve disputes between Victorian consumers and their electricity, gas and water companies. Remember that you must discuss your problem with the customer service people at your electricity, gas or water company first.

COMMUNICATIONS

Services	Contact	Details
DISPUTE Telecommunication Ombudsman	1800 062 058 http://www.tio.com.au	This is a free and independent alternative dispute resolution scheme for small business and residential consumers in Australia with unresolved complaints about their telephone or internet services.
MAKING COMPLAINTS Aust Communications Consumer Action Network	02 9288 4000 http://accan.org.au/	ACCAN is the peak body that represents all consumers on communications issues including telecommunications and broadband. This service aims to empower consumers so that they are well informed and can make good choices about products and services. See their website for a simple English tip sheet on 'How to make a complaint that gets heard.'
Hardship Assistance Optus	1800 505 201 http://www.optus.com.au/support/answer/financial-hardship-assistance-policy?requestType=NormalRequest&id=1540&typeId=5	Optus considers financial hardship a state that involves an inability of the customer to pay bills, rather than an unwillingness to do so.
Hardship Assistance Telstra	1800 045 092 https://www.telstra.com.au/aboutus/community-environment/community-programs/adversity-financial-hardship	Telstra has a Financial Hardship Assistance Policy to help when unforeseen circumstances impact on your financial commitments.

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