



Speak-up ADVOCACY GUIDE

SOLVING EVERYDAY
ISSUES AND BEING YOUR
OWN BEST ADVOCATE

Dealing with phone companies, banks and other essential services



Phones, banks and electricity are essential services for everyone.

Sometimes you might not understand what you have signed up for, get bills that you don't understand or have been overcharged.

There may be changes in your life which mean you have trouble paying your phone or electricity bills, or trouble keeping up with your loan or credit card repayments.

If you are getting phone calls and letters about a bill it can be confusing and stressful but there are things you can do to deal with the situation.

STEP ONE: Make a phone call

If you are having trouble paying the bill, call the company and ask to speak to someone about financial help. Companies generally have ways to help people who are having problems making payments. It is usually called financial assistance or financial hardship. They might:

- Set up a payment plan – where you work out an agreement to make smaller payments, which you can afford, over time.
- Refer you to a financial counselling service or other community service to help you work out a plan.

If you don't understand a bill or think you have been overcharged, call the company and ask to speak to someone who can explain the bill, look into what you've been charged and fix any problems.



- A family member, friend or guardian can speak with telephone and electricity companies or banks on your behalf. But you will need to give your permission.
- Telephone and electricity companies and banks enter into an agreement or contract with you at the start of the service which sets out what they will give you and the costs you have to pay. If you did not understand what you signed up for, you may be able to end the contract.

TAKE IT STEP BY STEP



STEP TWO: Get it in writing

Make sure you understand any new agreement for payment or services and what is it expected of you. Ask the company to send you the agreed arrangements in writing and get a reference number. This is just in case you need to talk to them again about the same issue.

STEP THREE: Take it further

If your bank, phone or electricity company do not help you, you can talk to these organisations for advice.

Phone

Telecommunications Industry Ombudsman
Phone: **1800 062 058**. Website: www.tio.com.au

Electricity

Energy and Water Ombudsman Queensland (electricity, gas or water)
Phone: **1800 662 837**. Website: www.ewoq.com.au

Bank

Australian Financial Complaints Authority (bank or finance company)
Phone: **1800 931 678**. Website: www.afca.org.au



THIS GUIDE IS FUNDED
BY THE AUSTRALIAN
GOVERNMENT DEPARTMENT
OF SOCIAL SERVICES. GO TO
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