

## FINANCIAL

Organisation	Contact	Website	Comments
Lifeline (Financial Planning)	1800 007 007.	<a href="http://www.uccommunity.org.au/financial-counselling">http://www.uccommunity.org.au/financial-counselling</a>	Free financial counselling and money management/budget planning services
Salvation Army - Money Care	07 3222 6666	<a href="http://salvos.org.au/need-help/financial-troubles/financial-counselling.php">http://salvos.org.au/need-help/financial-troubles/financial-counselling.php</a>	Free financial counselling service. Refer to the web site for the nearest centre.
St Vincent de Paul Society	07 3010 1096	<a href="http://www.vinnies.org.au/findhelp/view/19">http://www.vinnies.org.au/findhelp/view/19</a>	Financial assistance and food vouchers
Christians against Poverty	1300 227 000 E: help@capaust.org	<a href="http://capaust.org/">http://capaust.org/</a>	Financial counselling
Money management - budgets		<a href="http://www.moneysmart.gov.au">http://www.moneysmart.gov.au</a>	Free download resources to assist with money matters.
Australian Securities and Investment Commission	Budget planner	<a href="https://www.moneysmart.gov.au/tools-and-resources/calculators-and-tools/budget-planner">https://www.moneysmart.gov.au/tools-and-resources/calculators-and-tools/budget-planner</a>	Resources and tools to assist with understanding and managing money
<b>Banks</b>	<b>Contact clients' local bank directly</b>	Various	Contact local banks for assistance in helping clients to understand how to operate an ATM and complete banking transactions
Financial Ombudsman Service	1300 78 08 08 - 9am-5pm, weekdays - Victorian time	<a href="http://www.fos.org.au/centric/home_page.jsp">http://www.fos.org.au/centric/home_page.jsp</a>	FOS is a not-for-profit external dispute resolution (EDR) scheme that provides free, fair and accessible services to consumers (including some small businesses) who are unable to resolve disputes with financial services providers that are members of FOS.
Ombudsman for various departments and organisations	Web address provides details of various ombudsman Australia wide	<a href="http://www.ombudsman.gov.au/pages/contact-us/">http://www.ombudsman.gov.au/pages/contact-us/</a>	The Queensland Ombudsman reviews administrative decisions by Queensland Government agencies, local councils and public universities. Other organisations can help you with complaints about services such as banking, telephones and wages.
Credit Ombudsman Service		<a href="http://www.cosl.com.au/">http://www.cosl.com.au/</a>	The Credit Ombudsman Service provides consumers and financial service providers an accessible, independent and fair dispute resolution service.
Bank Ombudsman QLD	Banking Issue, Complaints Organisation.	<a href="http://www.fos.org.au/">http://www.fos.org.au/</a>	An issue involving a bank account or services provided by a bank
Australian Taxation Office	Personal tax enquiries 13 28 61	<a href="http://www.ato.gov.au/">http://www.ato.gov.au/</a>	When contacting the ATO it is helpful to have information about your Date of Birth, Tax File Number (TFN), telephone number, address, email address, bank account number (BSB), and assessment notice if you have one.
	Personal tax self-help 13 28 65	<a href="http://www.ato.gov.au/">http://www.ato.gov.au/</a>	
	Business tax enquiries 13 28 66	<a href="http://www.ato.gov.au/">http://www.ato.gov.au/</a>	
	Superannuation & Super Funds - online services	<a href="http://www.ato.gov.au/Super/">http://www.ato.gov.au/Super/</a>	
	Non-English Speaking Background Assistance - 13 14 50		
	Directory Assist. - 13 28 69		
Legal - Welfare Rights Centre	Freecall 1800 358 511	<a href="http://www.wrcqld.org.au/resources/contact-us.html">http://www.wrcqld.org.au/resources/contact-us.html</a>	We provide advice, advocacy and free legal services to people having problems with Social Security. This includes problems with Centrelink and problems with Employment Service Providers. We also provide advice, advocacy and free legal services to people having problems with Disability Discrimination.

**Community Legal Centres**

**07 3392 0092**

[http://www.qails.org.au/01\\_directory/search.asp?action=search](http://www.qails.org.au/01_directory/search.asp?action=search)

The Queensland Association of Independent Legal Services (QAILS) is the state based peak body representing funded and unfunded Community Legal Centres (CLCs) operating throughout Queensland. There are 33 independent community legal centres in Queensland and over 200 throughout Australia.

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