

People affected by family violence

Using the law to help your clients on the road to financial recovery

You're helping your client to get out of a terrible relationship. Their next step is going to be rebuilding a life for themselves. Here are some of the financial issues they might be facing and how you can use the law to help them regain control over their life.



Crippling debt

If your client is struggling to repay debts, they can enter hardship arrangements with their creditors. This will put a temporary hold on repayments or allow them to make reduced repayments while they are experiencing financial hardship.



Joint debt

If you can show that your client was pressured into a loan or that the loan was solely for the ex-partner's benefit, and that the lender should have known this, your client might be entitled to be released from the debt and could potentially get some money back. Call us to find out what your client's best option is.

If you're helping someone affected by family violence, we want to hear from you. Call our Worker Advice Line.

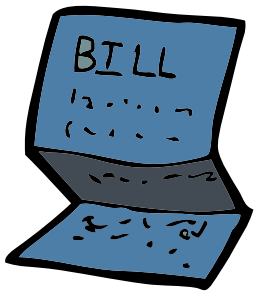
Call: (03) 9602 3326 or 1800 466 477

E-mail: advice@consumeraction.org.au

Operating hours: Monday to Friday, 10 a.m. to 1 p.m. and 2 p.m. to 5 p.m.

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Joint bills

Your client might be stuck with utility and phone bills under joint names. The best thing you can do for your client in this situation is to make a complaint to the Ombudsman. The Telecommunications Industry Ombudsman and the Energy and Water Ombudsman offer free dispute resolution services and their decisions are binding on the company complained about.



Poor credit history

It may be possible for your client to remove unpaid debts that are listed on their credit history, if there were problems with the contract, if the debt is more than six years old or if the listing contains an error. Call us to find out how you can use the law to help your client. You can also refer to our **Credit Reporting** toolkit if your client is worried about their credit history.



Unaffordable loans

Lenders have an obligation to lend responsibly and to avoid entering a loan with someone who they know will be unable to pay it back. If your client has entered a loan that they could never have paid back, they might not have to pay the fees and interest incurred. Call us to find out what you can say to the lender to negotiate a better outcome for your client.

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Have a question about consumer or credit law, and are based in Victoria? Need someone to brainstorm strategy with or test your ideas on? Or, maybe, you just want to check that you're heading in the right direction and that all your information is up-to-date.

Whatever the case, our lawyers would love to hear from you and have a chat about your client's case. We can answer any questions you have about the law, work through your client's options with you and leave you with some practical suggestions.

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Access to Funds



shop fronts for NILS, Step-up loans & insurance
9230 6600



\$300 to \$1,200 **no** interest loans for essential goods & services (not housing costs)
136 457



\$800 to \$3,000 **low** interest loans for essential goods & services (not housing costs)



Emergency relief directories



Accessing Superannuation – Speak with a Financial counsellor.

AVOID: Payday lenders, Leasing goods

Financial Counsellors



NEVER PAY for Credit repair and debt negotiators

Infringements

Search for fines at Online.fines.vic.gov.au
Free Legal Services – Legal Aid and Federation of Community Legal Centres

Gambling



Gamblers Help Recovery Assistance Packages:
1800 858 558

Who can help with finance problems?

Child support Legal Service

Legal Aid run a rotating legal service for Child Support – places fill quickly.
See website for times and locations

Specialist Services

Aboriginal Family violence Legal Centre
InTouch
Women with Disability
Q life Aust
Elizabeth Morgan House

Bankruptcy

Speak to a Financial Counsellor
Application kit – AFSA
Website

Housing



Crisis accommodation
1800 015 188



Community and transitional housing
9412 6868



Melbourne Housing service 1800825955



Victorian mortgage relief scheme & housing services
1300 650 172



Mortgage Wellbeing service (Western Suburbs) – Legal financial help 1800 266 675

Housing services directory
<http://humanservicesdirectory.vic.gov.au>

Financial Literacy



Women talk money program – video resources
- 1300 134 130



ASIC - Women's Money Toolkit - budgeting & planning website



ANZ funded financial education website

Complaint Resolution



Bank and some non-bank lender complaints
1800 367 487



Some non-bank lender complaints
1800 138 422



Electricity, water and gas complaints
1800 500 509



Phone and internet complaints
1800 062 058

CareRing

A Kildonan Uniting Care support service for customers ANZ, Jemena, NAB, Origin, Western Water or Yarra Valley Water experiencing hardship

03 8401 0100

WEBSITE

Utility Relief Grants

Speak with energy provider first

Free Legal Services



Consumer Credit and debt specialists. Worker line



Family law experts
1800 133 302



Tenancy law experts
9416 2577



Social security law experts 1800 094 164



General legal helpline (Infringement & crime)
1300 792 387



Find a community legal service
9652 1500