## Financial Services & Concessions

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

HEALTH CONCESSIONS

EVECARE  1300 303 125  www.aco.org.au  Ring to find out who is your local participating Optometrist.  Ring to find out who is your local participating Optometrist.  Ring to find out who is your local participating Optometrist.  Contract your GP  Contract your GP  Allows chronically ill people who are being managed by their GP to access where the contract your GP  MeENTAL HEALTH  Better Access Initiative  RENTAL HEALTH  Better Access Initiative  PATIENT  TRANSPORT  Red Cross Patient  Transport  1000 737 707  TRANSPORT  Vicrolian Patients  1100 738 403 560  Transport Acsistance  Scheme  100 88 403 560  Transport Access  Ambiliance Victoria  1100 739 707  TRANSPORT  1100 739 707  TRANSPORT  1100 739 707  TRANSPORT  1100 730 730 730  TRANSPORT  1100 730 730 730	HEALTH CONCESSIONS			
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Every effort has been made to provide accurate and current information. For continuing updates, see WHGNE's website: <a href="www.whealth.com..au">www.whealth.com..au</a>.

Please notify WHGNE with any changes or corrections, in particular organisation's details. Please check that information is accurate with individual agencies.

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Updated: January 2016

FINANCIAL SERVICES/ADVICE/ASSISTANCE/SAVING SCHEMES, WELFARE and LEGAL ISSUES		
Service	Contact	Details
DEBT/BUDGETING National Financial Counselling Referral Line	1800 007 007 http://fcrc.org.au/get-help	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 0079 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	www.moneysmart.gov.au 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	0357223009 Ext 2 http://www.whealth.com.au	No Interest Loan of up to \$2000 available to women on low incomes who have experienced family violence in the past twelve months and who are
WHGNE DVNILS	/work_nils.html	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 \$2000 available to women on low incomes who live in the Hume region and have lived at the current address for the last six months.
NO INTEREST LOANS	136 457 http://goodshepherdmicrofi nance.org.au/	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	http://goodshepherdmicrofi nance.org.au/services/add sup-matched-savings-plan	Once a saving of \$500 is achieved within a 12 month period the NAB will match with a one off payment of \$500. To be eligible you must have repaid a NILS loan and have a current Health Care Card, Pension Card or Family Tax
Savings Plan		Benefit Part A. No restrictions on purchases.
LOW INTEREST LOAN National Australia Bank	http://goodshepherdmicrofi nance.org.au/services/step up-low-interest-loans	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
Step-Up Loan SAVINGS PLAN	1300 610 355	consolidation.
ANZ Saver Plus	http://www.anz.com/person al/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	0396676129 http://www.statetrustees.co m.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.bereavementas sistance.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.
DEBT/BUDGETING Centrelink Financial Information Service	http://www.humanservices. gov.au/customer/services/c entrelink/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	http://www.humanservices. gov.au/customer/services/c entrelink/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/c oncessions/entitlements/vi ew-ll/hardship/emergency- relief	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.  See website for your local services.
REGO CONCESSION Motor Vehicle	Vic Roads 13 11 71 https://www.vicroads.vic.go v.au/registration/registratio	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
Registration Fee Concession	n-fees/concessions-and-discounts	name or when paying your car registration fee. You can also pay 6 monthly instead of annually.
AVOIDING BANK FEES	Avoiding Bank Fees <a href="http://www.bankers.asn.au/">http://www.bankers.asn.au/</a> <a href="Consumers/Fact-Sheets">Consumers/Fact-Sheets</a>	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.

Every effort has been made to provide accurate and current information. For continuing updates, see WHGNE's website: <a href="www.whealth.com.au">www.whealth.com.au</a>.

Please notify WHGNE with any changes or corrections, in particular organisation's details. Please check that information is accurate with individual agencies. Phone (03) 5722 3009

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Updated: January 2016

CONSUMER PROTECTION Aust Securities and International Services regulator. They have powers to protect consumers against missellanding or deception and unconscionable conduct affecting all financial products and services. International services and services and services and unconscionable conduct affecting all financial products and services. International services and services and services and services and services. International services and services and services and services and services. International services and services and services and services and services. International services and services and services and services and services and services. International services and services. International services and services and services are services. International services and services and services provides accessible, fair and independent displayer resolution for consumers and financial service providers and accessible, independent and fair dispute resolution service where the value of the claim is \$500,000 or less.  Ten Tribural is the first level of external review of decisions made by the Child Support Agency.  The Secolar Security Rights services from the services and comparing for a just and fair social security Rights services. In the service provides incorporation review of a decisions made by the services. In the service provides incorporation review of a decisions made by the services. In the service provides in the service of external review of security family assistance, education or training and of services. In the service provides in the provides in the provides of security services and comparing review of security services. In the service provides in the provides of security services and comparing review of security services. In the service provides in the provides free and complete review of security services. In the service provides in the provides security services. In the service provides in the provide			
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Centre  DISPUTE RESOLUTION Consumer Affairs Vic  TAX HELP Aust Tax Office- TAX HELP ATO-Dealing with Disasters  SUPERANNUATION Aust Govt Super Co- Contribution  Aust Tax Office - Contribution  SUPERANNUATION Aust Govt Super Co- Contribution  WILLS  WILLS  Og 9652 1500  WILLS  Community Legal Centres  Tax Helps://www.ato.gov.au/lindi disasters/  Disasters  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 myTax.  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 myTax.  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.  If you are a low or middle income earner, you can take advantage of this scheme by making eligible personal super contributions. Contact your super fund or retirement savings account (RSA). The government will then match up to solve online by creating or logging in to your myGov account. You can also check 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.  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	Consumer Action Law	u/	
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Every effort has been made to provide accurate and current information. For continuing updates, see WHGNE's website: <a href="www.whealth.com.au">www.whealth.com.au</a>.

Please notify WHGNE with any changes or corrections, in particular organisation's details, Please check that information is accurate with individual agencies.

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<b></b>	10.11.00	
Financial	13 11 20	Cancer Council Victoria provides one-off small payments in the form of a
Assistance for	Ring to apply	Coles/Myer Gift Card or Telstra voucher to cancer patients suffering financial
Cancer Patients		hardship.
Other Financial Assistance for		If experiencing financial hardship talk to your Breast Care Nurse or local hospital social worker for a referral to the following groups re possible
Cancer Patients		financial assistance:
Ouricer rationts		The Queen's Fund-GPO Box 2412, Melb, 3001 or http://standbyyou.org.au/
EMERGENCY	03 9670 2873	Traveller's Aid are based at Southern Cross Station. They provide subsidised
TRAVEL RELIEF	https://www.travellersaid.or	travel tickets for medical, family crisis, court matters & employment in
Traveller's Aid	g.au/	Victoria. They have shower and internet facilities.
Transition to	1300 761 961	If you are a young person aged between 15 and 26 years and have been in
INDEPENDENT	https://www.dss.gov.au	care or have left care and need financial assistance to move to independent
LIVING		living you may be eligible for a Transition to Independent Living Allowance.
	Н	DUSING ASSISTANCE
Services	Contact	Details
BOND ASSISTANCE	http://www.housing.vic.gov.	If you can't afford to pay the bond when renting privately, you may be able to
Bond Loan Scheme	au/bond-loan-scheme	borrow the money. There are income and asset limits for public housing
		assistance and bond loans in Victoria. For more information see website
100011001001	1000.005.555	listed.
ACCOMODATION	1800 825 955	Housing Information and Referral, and Transitional Housing is delivered
Crisis	http://www.housing.vic.gov.	through 19 agencies across Victoria. For a list of all crisis housing services in
Accommodation	au/crisis-and-emergency-	Victoria please see website listed. The 1800 number will direct you to a
Centres	contacts	service closest to you, or if the call is outside business hours, it will be directed to Salvation Army Crisis Services.
RENT ASSISTANCE	http://www.centrelink.gov.a	If you are currently in the private rental market, you may be eligible for Rent
Commonwealth Rent	u/internet/internet.nsf/paym	Assistance. For information on eligibility requirements, payment rates and
Assistance	ents/rent_assistance.htm	how to claim for Rent Assistance please see website listed.
MORTGAGE	1800 134 872	Provides a short-term interest-free loan to help you keep up your home loan
Mortgage Relief	www.housing.vic.gov.au/ho	repayments after an unavoidable decrease in your income. This could be
Scheme	me-owners-	caused by short-term unemployment, sickness or some other crisis. Phone
	assistance/mortgage-relief	or check website for eligibility.
HOUSING DISPUTE	1800 155 743	Public housing tenants wishing to make a complaint about another tenant or
RESOLUTION	http://www.housing.vic.gov.	services from the Office of Housing, should first talk the matter through with
Housing Appeals	<u>au/</u>	the local housing office. If you are dissatisfied with the result you can lodge a
Management Unit HOME LOAN	1800 807 702	formal complaint through the Housing Complaints Management Unit.
Home Finance		This service has been established to try and resolve problems you may have with your government supported home loan or the quality of services you
Review Office	http://www.housing.vic.gov. au/home-owners-	may have received.
IVENIEM OTHICE	assistance/appeals	I may have received.
HOME	1800 134 872	This service can help you remain living independently in your home with
RENOVATIONS for	039815 1900	support from family and community networks. We can help you assess how
SAFETY REASONS	http://housing.vic.gov.au/ho	your home can be maintained and modified to make you life easier and safer.
Home Renovation	me-owners-	Free home inspections are available to Health Care Card or Pensioner
Loans	assistance/home-	Concession Card holders AND aged over 60 OR have a disability OR are
	modification/home-	permanently caring for someone with a disability. If you're an eligible home
	renovation-loan	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	http://www.housing.vic.gov.	Units are available for rent by people who have assets less than \$30,000,
Movable Units	au/movable-units	and are either aged 55 or over and have a weekly income less than the
		current income limit for public housing in Victoria AND/OR are in receipt of a
		Disability Support Pension with same income requirements. Units are not for
DIODUTE		family housing. See website for more information.
DISPUTE	Helpline	This service provides information and advice in: building and renovating;
RESOLUTION Toponov Information	1300 558 181	motor cars; product safety; renting; retirement villages; scams; shopping and
Tenancy Information- Consumer Affairs	www.consumer.vic.gov.au Indigenous consumers	trading. They provide consumer and tenancy services, such as: offices across metropolitan and regional Victoria, including a mobile service which
Victoria	Help Line	travels throughout regional Victoria; advice and help for Indigenous
	1300 661 511	consumers; assistance to conciliate a dispute with a business or landlord;
	indigenous.consumer@just	information sessions and workshops in the community; advocacy support for
	ice.vic.gov.au	eligible Victorians, including representation before the Victorian Civil and
	_	Administrative Tribunal (VČAT).
		Provides a 50% discount off council rates up to a maximum of \$187.60 .Must
DATES	Victorian Concessions Info	
	Victorian Concessions Info	
RATES Municipal Rates Concession	Victorian Concessions Info Line 1800 658 521	have a Pensioner Concession Card or DVA Gold Card. Application forms are available from your local council.

Every effort has been made to provide accurate and current information. For continuing updates, see WHGNE's website: <a href="www.whealth.com.au">www.whealth.com.au</a>.

Please notify WHGNE with any changes or corrections, in particular organisation's details, Please check that information is accurate with individual agencies.

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STAMP DUTY	Victorian Concessions Info	This provides an exemption from stamp duty for holders of Pensioner
Stamp Duty Concession	Line 1800 658 521.	Concession Cards, Health Care Card, DVA Gold Card, who are purchasing property up to \$330,000 in value.
Concession	1000 030 321.	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 CONC	ESSIONS/REBATES/COMPUTERS etc.
Services	Contact	Details
EDUCATION	https://www.dss.gov.au/our	Legislation has passed to end the Schoolkids Bonus payments. The
School Kids Bonus	-responsibilities/families-	Schoolkids Bonus will continue until the end of 2016. This will allow families
	and-children/benefits-	time to adjust to the change. The last instalment will be paid in July 2016.
	payments/schoolkids-	An income test will also apply to the Schoolkids Bonus starting on 1 January
COURSE FEES	bonus	2015.
Council of Adult Ed	http://www.cae.edu.au/web	Provides concessions on course fees. See website for more information.  Must have a Pensioner Concession Care or Health Care Card. NILS loans
Council of Addit Ed	<u></u>	can also be used for course costs in some circumstances.
TRANSPORT	1800 809 834	Apply through your Principal. Eligibility can be checked on the website.
Education	http://www.education.vic.go	Available to eligible students attending public, private and independent
Conveyance	v.au/school/parents/second	schools.
Allowance	ary/Pages/schooltravel.asp	
KINDERGARTEN	<u>X</u> 1800 809 834	The State Government provides funding to organisations to enable eligible
Kindergarten fee	http://www.education.vic.go	children to attend kindergarten for free. There are a number of eligibility
subsidy	v.au/childhood/parents/sup	requirements. Contact the Kindergarten Hotline for details.
	port/Pages/financialassist.a	•
01111 D 04 D 5	spx	TI 01710 B. I.
CHILD CARE Child Care Rebate	Centrelink Family & Parents Line 13 61 50	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
Child Care Repate	http://www.humanservices.	eligible to receive it even if you don't get the Child Care Benefit from your
	gov.au/customer/services/c	fees. To check your eligibility contact the info line.
	entrelink/child-care-rebate	The state of the s
TAFE	131 823	TAFE's may offer concessions on enrolment fees for cardholders and their
TAFE fees	www.tafe.vic.gov.au	dependent spouses. Contact the Information Line for details.
ADVOCACY Parents Victoria	1800 032 023 http://www.parentsvictoria.	This service represents parents of students in Vic Government schools and assists in advocating about difficulties students and parents experience with
r arents victoria	asn.au/	education costs.
SCHOOL UNIFORM	Contact your School	Provide assistance with uniforms, textbooks and shoes. Every Year 7 (in
State School Relief	Principal	2016) Government school student who is a recipient of the CSEF
	www.ssr.net.au/schools	automatically qualifies for a free uniform pack.
FUNDS for	http://www.education.vic.go	Families holding a valid means-tested concession card or temporary foster
EXCURSIONS	v.au/about/programs/health	parents are eligible to apply. \$125 per year is paid for eligible primary school
Camps, Sports and	/Pages/csef.aspx?Redirect	students, with \$225 per year paid for eligible secondary school students.
Excursion Fund	=1	
CHEAP	1800 112 205	Provides refurbished computers into affordable systems for low income
COMPUTERS	www.workventures.com.au	people who have a Health Care Card, Pension Card, Disability Card or some
Work Ventures CHEAP	1300 306 645	other form for documentation relating to low-income or disadvantage.  Refurbishes computers into usable internet ready computers for low income
COMPUTERS	www.greenpc.com.au	people who have a Health Care Card, Pension Card or some other form of
Green PC	www.groonpoloonnaa	documentation relating to low-income. Laptops and i-pads available at times.
	ENERG	SY/WATER CONCESSIONS
Services	Contact	Details
ELECTRICITY	http://www.dhs.vic.gov.au/f	This concession provides a 17.5% discount off mains electricity bills <b>all year</b>
Annual Electricity	or-individuals/financial-	round. Check your bill to ensure that you are receiving all the correct
Concession	support/concessions/energ	concessions. Ring your electricity supplier and ask, if you are not sure of
EL ECTRICITY	y hates/ferroreally	your entitlements.
ELECTRICITY Electricity Transfer	http://www.dhs.vic.gov.au/f or-individuals/financial-	This concession waives the fee that is normally payable to electricity
Electricity Transfer Fee Waiver	support/concessions/energ	providers when cardholder move house.
. 55 1141101	<u>y</u>	
ELECTRICITY	Victorian Concessions	Provides a quarterly discount on electricity and/or water bills where a
WATER-Life Support	Information Line	household member uses an eligible life support machine. Contact the info
Concession	1800 658 521	line for more details.
ELECTRICITY	Victorian Concessions	Provides a 17.5% discount off summer electricity costs for cardholders where
Medical Cooling	Information Line	a member of the family has a medical condition that affects the body's ability
Concession	1800 658 521	to regulate temperature. Contact the info line.
	•	

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Please notify WHGNE with any changes or corrections, in particular organisation's details. Please check that information is accurate with individual agencies.

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ELECTRICITY	Victorian Concessions	Provides a rebate for cardholders who use LPG for domestic heating or
GAS-Non-mains	Information Line	cooking, and/or are individually metered for electricity but who pay a caravan
Winter Energy	1800 658 521	park or accommodation proprietor. Contact the info line for more details.
ELECTRICITY	Victorian Concessions	Provides a 13% discount off the off-peak tariff on electricity bills. The off-peak
Off Peak Energy	Information Line	tariff applies to households that have separately metered electric hot water or
Concession	1800 658 521	slab heating. Contact the info line for more details.
ELECTRICITY	Victorian Con Info Line	This grant is for cardholders who are unable to pay their mains electricity,
WATER/GAS	1800 658 521	gas or water bill due to a temporary financial crisis. Contact the info line or
Utility Relief Grant	http://www.dhs.vic.gov.au/f	the Hardship Department of your provider for more details.
	or-individuals/financial-	
	support/concessions/hards	
	<u>hip</u>	
WATER	Victorian Concessions	Provides a grant for cardholders who are required to connect to a mains
SEWERAGE	Information Line	water and sewerage service under the Country Towns Water Supply and
Connection Scheme	1800 658 521	Sewerage Program. Contact the info line for more details.
WATER SEWERAGE	Vic Concessions Info Line	The Water and Sewerage Concession provides a 50 per cent discount on
Concession	1800 658 521	water and sewerage charges up to an annual maximum of \$299 for 2015-16.
TANK WATER	Victorian Concessions	Assists cardholders who are not connected to mains water with the costs of
Non-mains Water	Information Line	purchasing non-mains water for domestic usage e.g. Buying carted water for
Concession	1800 658 521	rainwater tanks. Ring the info line for more details.
ELECTRICITY &	https://compare.switchon.vi	This Vic Govt website is designed to help you with your gas and electricity
GAS CONTRACTS	c.gov.au/	contract by providing you with practical tips on how to work out which type of
COMPARE		contract you are on and to negotiate the best contract for you with retailers.
DISPUTE	1800 500 509	EWOV has the power to investigate and resolve disputes between Victorian
RESOLUTION	www.ewov.com.au	consumers and their electricity, gas and water companies. Remember that
Energy & Water		you must discuss your problem with the customer service people at your
Ombudsman (EWOV)		electricity, gas or water company first.
COMMUNICATIONS		
Services	Contact	Details
DISPUTE	1800 062 058	This is a free and independent alternative dispute resolution scheme for
Telecommunication	http://www.tio.com.au	small business and residential consumers in Australia with unresolved
Ombudsman		complaints about their telephone or internet services.
MAKING	02 9288 4000	ACCAN is the peak body that represents all consumers on communications
<b>COMPLAINTS</b> Aust		issues including telecommunications and broadband. This service aims to

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COMPLAINTS Aust		issues including telecommunications and broadband. This service aims to
Communications	http://accan.org.au/	empower consumers so that they are well informed and can make good
Consumer Action		choices about products and services. See their website for a simple English
Network		tip sheet on 'How to make a complaint that gets heard.'
Hardship	1800 505 201	Optus considers financial hardship a state that involves an inability of the
Assistance Optus	http://www.optus.com.au/s	customer to pay bills, rather than an unwillingness to do so.
	hop/support/answer/financi	
	al-hardship-assistance-	
	policy?requestType=Norm	
	alRequest&id=1540&typeld	
Handald.	=5	
Hardship	1800 045 092	Telstra has a Financial Hardship Assistance Policy to help when unforeseen
Assistance Telstra	https://www.telstra.com.au/	circumstances impact on your financial commitments.
	aboutus/community-	
	environment/community-	
	programs/adversity- financial-hardship	
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