

8. Problems with finances

This fact sheet is about the rights family and friend carers have when they are experiencing problems with finances. These problems might include financial hardship, difficulty paying bills on time or being treated poorly when paying for services.

Knowing your rights is important, because it helps you understand what you can and can't expect when you access services with or on behalf of the person you care for. When you know your rights, you are in a better position to stand up for yourself or the person you care for when a problem arises. This fact sheet focuses on rights that can be upheld through formal complaints processes.

If you experience financial hardship, you are entitled to ask for flexibility with bills and to seek help with managing your finances. If you have concerns about a financial decision, there are also things you can do to resolve the issue.



Difficulty paying bills

A lot of carers live on a low income and bills can sometimes be difficult to pay. Carers, like other customers, have a right to request flexibility with making repayments such as rent, home loans, and utilities (e.g. water, gas and phone).

Depending on your circumstances, you may also be entitled to receive rebates or reductions to make your bills more affordable.

If you are having trouble paying your bills you have the right to ask for a financial hardship payment arrangement (where credit laws apply).

You should talk to the organisation or creditor first and see if you can come to a payment arrangement. You should get this arrangement in writing. You may need to ask speak to financial hardship department.

If you are unable to come to an agreement with your lender or provider that you are satisfied with, you have the right to speak to an External Dispute Resolution (EDR) body:

- For issues with electricity, gas or water providers contact the [Energy & Water Ombudsman NSW](#) on 1800 246 545.

- For issues with phone or internet providers contact the [Telecommunications Industry Ombudsman](#) on 1800 062 058.
- For issues regarding rental or strata disputes relating to money, contact [NSW Fair Trading](#) on 13 32 20.
- For issues relating to lenders such as banks and creditors, contact [Australian Financial Complaints Authority \(AFCA\)](#) on 1800 931 678.
- To find out if you are eligible for rebates or other financial assistance, contact [Service NSW](#) on 13 77 88.
- If you are having difficulty paying council rates, it is best to contact your local council to discuss potential payment arrangements.

Problems with fines

If you disagree with a fine you have the right to ask for a review. It is important to act early as you may be penalised if you do not pay it on time. You can contact [LawAccess NSW](#) on 1300 888 529 for advice.

If you need additional time or alternate arrangements to offset the fine you can contact [Revenue NSW](#) on 1300 138 118.

Problems with banking, superannuation and insurance

If you have an issue with a product that you hold from a financial institution such as a loan, insurance policy or superannuation account, you should contact the company to discuss your concern. If you are unable to resolve the issue with the company, you can contact [Australian Financial Complaints Authority \(AFCA\)](#) on 1800 931 678 who can help to mediate or resolve the issue. For information and advice about insurance policies, you can contact the [Financial Rights Legal Centre Insurance Hotline](#) on 1300 663 464.

Cecilia cares for her child who lives with disability and due to some unplanned health expenses has had difficulty paying her electricity bill. Cecilia's energy provider has refused to give her more time and has said if she does not pay her bill by the set date her electricity will be shut off. Cecilia contacted the Energy & Water Ombudsman NSW (EWON) who resolved the complaint with her provider by setting up an affordable payment plan and also helped Cecilia to access an energy rebate.



Getting help with financial issues

If you are feeling overwhelmed or are still unsure about what to do about a financial issue, you can contact the [National Debt Hotline](#) on 1800 007 007 for free advice and support with managing debts. If you need free legal advice and assistance, you can contact [LawAccess NSW](#) on 1300 888 529.

Supporting someone with their finances

If the person you care for needs help managing their finances, or may need help in the future, there are informal and formal ways that this help can be set up. You can contact the [NSW Trustee and Guardian](#) 1300 364 103 for information about planning ahead, or discuss your legal options, rights and responsibilities with [LawAccess NSW](#) on 1300 888 529.

To find out if you are eligible for rebates or other financial assistance, contact [Service NSW](#) on 13 77 88.

Financial abuse

Financial abuse is when someone controls or uses somebody else's money without their permission or legal authority to do so. If you are concerned that someone you know is at risk of financial abuse, you can contact the [NSW Ageing and Disability Commissioner](#) on 1800 628 221.

All of the agencies listed on this fact sheet also provide support through the Translation and Interpreting Service and National Relay Service.