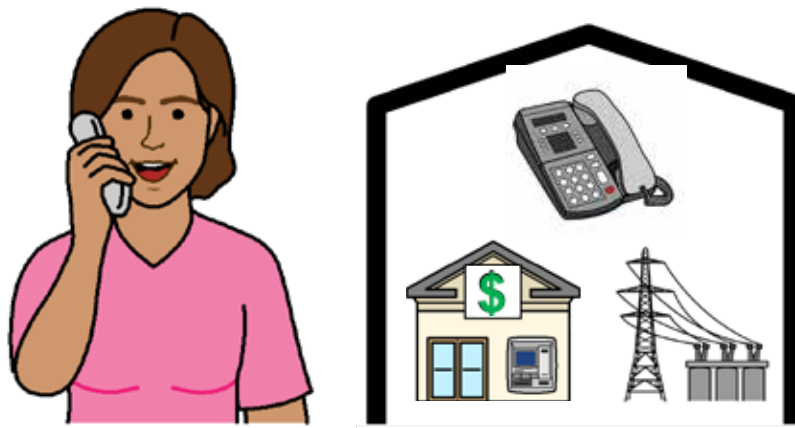


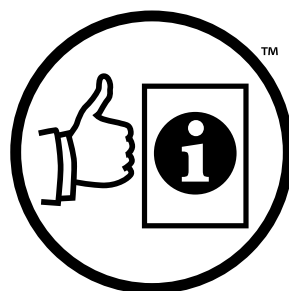


Speak-up
ADVOCACY GUIDE
SOLVING EVERYDAY
ISSUES AND BEING YOUR
OWN BEST ADVOCATE



How to talk to your phone company, bank and other essential services

ADA Australia



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**
- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book
- know what this book is about



- find more information.



About this book

This book is written by Aged and Disability Advocacy Australia or ADA Australia.



ADA Australia gives support to

- people with disability

and



- older people.



This book is about how to talk to your **essential service provider**.



Essential service providers can be your

- bank
- phone service provider

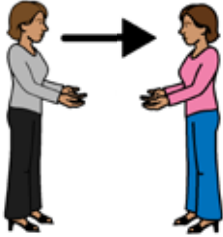


- electricity or gas provider.

About your essential services



Phones, banks and electricity are essential services for everyone.



Essential service providers should

- give you what you need



- give you the right information.



You will agree to a **contract** to use the services.

A contract is a legal document that says

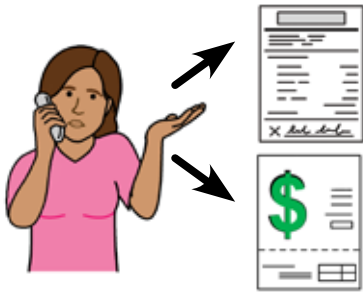
- what the provider **must** do for you



- what you **must** do for the provider.

For example, how much you must pay.

You might need someone you trust to help you understand the contract.



You can talk to your provider if you

- do **not** understand what your contract says
- do **not** understand your bills



- have paid too much for your service.



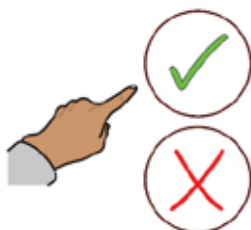
Sometimes your life can change and you might have trouble paying bills or bank loans.



You might get calls and letters asking you to pay.



You might feel stressed or confused.



There are things you can do to help fix the problem.

How to ask your essential service provider for help

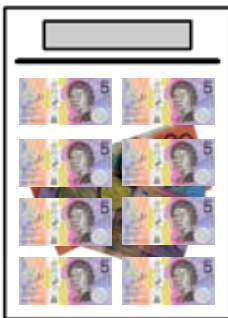
Call the provider



If you can **not** pay your bills it is important to tell the provider that you need help.



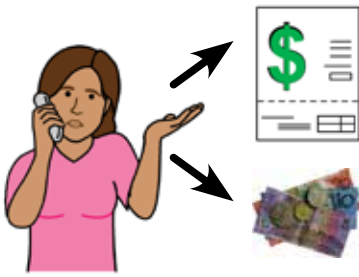
The provider will have ways to help you with **financial assistance**.



Financial assistance can be help to

- set up a plan for when you can pay smaller amounts
- talk to a financial counsellor or community service about your money.





If you do **not** understand your bill or think you have paid too much you can call the provider to ask for help.

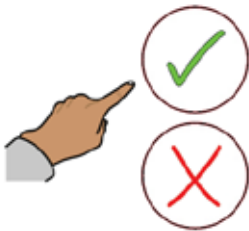


Ask to talk to someone who can

- explain your bill



- find out what you have paid and if the amount is correct



- fix problems you might have.

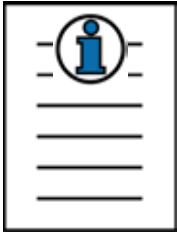


Have someone you trust with you when you make the call.



They can help you to take notes and understand things.

Ask for a copy of the information



Ask the provider to send you what you have agreed to in writing.



Ask them to give you a **reference number**.



A reference number helps keep track of your information if you need to talk to the provider again.



Make sure you understand your new contract if you get one.



Make sure you understand what you need to do for the provider.

What to do if you need more help



Contact one of these services if your essential service provider does **not** help you.

Phone

Telecommunications Industry Ombudsman



Call 1800 062 058



Website www.tio.com.au

Electricity

Energy and Water Ombudsman Queensland



Help for problems with electricity, gas or water providers.



Call 1800 662 837



Website www.ewoq.com.au

Bank

Australian Financial Complaints Authority



Help for problems with a bank or
finance company.



Call 1800 931 678



Website www.afca.org.au

More information



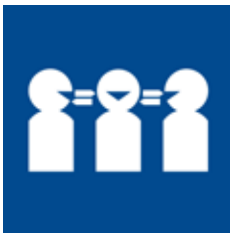
For more information or if you need more help contact ADA Australia.



Call 1800 818 338



Website www.adaaustralia.com.au/speak-up



Help in languages other than English

Translating and Interpreting Service

Call 131 450



If you need help to speak or listen

Use the National Relay Service or NRS.

Call 1800 555 677

Website

communications.gov.au/accesshub/nrs

This guide is funded by the Australian Government Department of Social Services. Go to www.dss.gov.au for more information.

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To contact Scope call 1300 472 673 or visit www.scopeaust.org.au

To see the original contact ADA Australia.

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