



ASIC

Australian Securities & Investments Commission

INFORMATION SHEET 115

Referrals: where to go for help with your debts

This information sheet contains information on:

- what to do if you need legal advice urgently
- who to go to if you need help with your debts
- when you should call the police.

What can I do if I need legal advice urgently?

Free legal advice is available around the country from community legal centres and Legal Aid offices. They can help you with credit disputes and debt recovery through the courts. Some can offer initial advice over the phone right away.

You can find a community legal centre at www.nacalc.org.au, your state or territory's Legal Aid office at www.nla.aust.net.au, or look in the front section of your telephone directory under 'legal support services'.

You can also contact:

ACT	Legal Aid ACT 1300 654 314 or After Hours Legal Helpline 0429 440 084 for urgent matters. www.legalaidact.org.au	SA	Legal Services Commission of South Australia 1300 366 424 www.lsc.sa.gov.au
NSW	Legal Aid New South Wales 1300 888 529 or 02 9219 5000 www.legalaid.nsw.gov.au	Tas	Legal Aid Commission of Tasmania 1300 366 611 www.legalaid.tas.gov.au
NT	Northern Territory Legal Aid Commission 1800 019 343 www.ntlac.nt.gov.au	Vic	Victoria Legal Aid 1800 677 402 or 03 9269 0120 www.legalaid.vic.gov.au
Qld	Legal Aid Queensland 1300 651 188 www.legalaid.qld.gov.au	WA	Legal Aid Western Australia 1300 650 579 www.legalaid.wa.gov.au

Information sheets provide concise guidance on a specific process or compliance issue or an overview of detailed guidance.

Some states and territories have free dedicated consumer credit legal services:

ACT	The Consumer Law Centre of the ACT 02 6257 1788 www.carefcs.org/services/consumerlawcentre.html	Qld	Caxton Legal Centre 07 3254 1811 www.caxton.org.au
NSW	Consumer Credit Legal Centre NSW 1800 808 488 www.cclcnsw.org.au	Vic	Consumer Action Law Centre 1300 881 020 or 03 9629 6300 www.consumeraction.org.au
	Redfern Legal Centre 02 9698 7277 www.rlc.org.au	WA	Consumer Credit Legal Services WA 08 9211 7066 www.cclswa.org.au

Who can I go to if I need help with my debts?

If you need help with your debts or are being harassed about your debt, you can contact a **financial counsellor**.

Financial counselling is a free service offered by community organisations, community legal centres and some government agencies. There may be a waiting period to access financial counselling services, as there is a high demand for their help.

Call the National Financial Counselling Hotline on **1800 007 007** for information and assistance by phone or referral to a financial counselling service in your area. The hotline is supported by the [Australian Financial Counselling and Credit Reform Association](#).

If you are in immediate crisis and need emotional support call [Lifeline](#) on 13 11 14 (national 24-hour crisis support).

Financial counselling services

ACT	Care Financial Counselling Service 02 6257 1788 Salvation Army Moneycare Canberra 02 6247 3635	Qld	Financial First Aid 1300 370 255 Financial Counselling Queensland Network 07 3321 3192 Salvation Army Moneycare Brisbane 07 3222 6666 Central Queensland 07 4999 1999 Logan 07 3209 3831 Mackay 07 49573576 Maroochydore 07 5443 1702
NSW	Credit and Debt Hotline 1800 808 488 Anglicare NSW 02 8362 3711 Financial Counsellors' Association of New South Wales 1300 914 408 Salvation Army Moneycare 02 9266 9587		SA
NT	Somerville Community Services 1300 759 655 Darwin 08 8940 4100 Katherine 08 8931 6200 Palmerston 08 8931 6200 Anglicare NT Financial Counselling Darwin 08 8985 0000 Katherine 08 8972 1571 Nhulunbuy 08 89873022 Alice Springs Financial Counselling Service 08 8951 8000 Tangentyere Council Financial Counselling Service Alice Springs 08 8951 4257	Tas	Anglicare Tasmania 1800 243 232 Consumer Credit Helpline 1800 232 500

<p>Vic</p> <p>MoneyHelp 1800 149 689 Anglicare Victoria 1800 809 722 Consumer Action Law Centre 03 9629 6300 Advice to public (legal) 03 9629 6300 or 1300 881 020 Advice to consumer caseworkers (legal) 03 9602 3326 Consumer Affairs Helpline 1300 558 181 Kildonan UnitingCare Melbourne 1800 002 992 Salvation Army Moneycare Melbourne 03 9889 2468 St Luke's Loddon Mallee and Riverina 1800 244 323</p>	<p>WA</p> <p>Financial Counselling Hotline 1800 889 364 Anglicare WA Consumer Credit Legal Service 08 9221 7066</p>
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When should I call the police?

You may need to call the police if:

- someone has entered your premises without your permission or court consent; or
- you fear for your safety or the safety of others.

If it is an emergency, call **000**. You should ring 000 for crimes and other incidents:

- that are actually occurring at the time of the call
- where the perpetrator is still on the scene
- where violence is involved
- where a crime has just occurred
- where you fear for your safety or the safety of others.

For non-emergency calls, contact your local police station.

Where can I get more information?

- Go to www.asic.gov.au/credit for the latest updates about credit.
- Go to www.fido.gov.au/credit for credit information and resources for consumers.
- Call ASIC's Infoline on **1300 300 630** or make an enquiry at www.asic.gov.au/question.

Important notice

Please note that this information sheet is a summary giving you basic information about a particular topic. It does not cover the whole of the relevant law regarding that topic, and it is not a substitute for professional advice.

You should also note that because this information sheet avoids legal language wherever possible, it might include some generalisations about the application of the law. Some provisions of the law referred to have exceptions or important qualifications. In most cases your particular circumstances must be taken into account when determining how the law applies to you.