

**Are you an individual or responding on behalf of an organisation?**

Individual

**Where are you located?**

VIC

**Are you urban (major city) / regional (city or town) / rural / remote?**

Regional

**Are you a person with disability?**

No

**Are you an Aboriginal or Torres Strait Islander Australian?**

No

**Are you from a Culturally and Linguistically Diverse (CALD) background?**

No

**Are you a Centrepay customer?**

Yes

## **POLICY INTENT**

**Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?**

Yes, it is important to ensure that my options are not restricted. While we require protective measures, I also seek continued availability of necessary goods. It is crucial to assess how alterations could inadvertently increase difficulty for me.

## **APPROVED GOODS AND SERVICES**

**Does the current list of authorised goods and services include what should be available through Centrepay?**

The existing list includes the majority of crucial items. I must exercise caution when considering the removal of any items from the list. While some products may appear risky, they hold importance for specific customers

**Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?**

Consider all items carefully before excluding them. While some products may appear risky, they could be crucial for special customers. Instead of removing the items, offer improved education on potential risks

**What criteria should be used to consider whether to include or exclude any goods or services?**

Do I need the goods for daily use ?  
Could it lead to financial issues if used improperly ?  
Is there an alternative option instead of centrepay ?

## **DEDUCTION ARRANGEMENTS**

**Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?**

The existing choices are satisfactory, but there is room for improvement by incorporating percentage based discounts to enhance flexibility.

**Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?**

Added excessive restriction could hinder us from obtaining what I require instead of helping. Providing clearer information can lead to better decision making.

**Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?**

Setting a maximum limit can prevent over committing while ensuring it adequately covers essential expenses such as utilities and rent. It is important to consider expectations of crucial goods

**Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?**

It would be beneficial for the businesses to establish the deduction for me and enhance the process that I have given consent and fully understand and agree to the setup of the deductions

**Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?**

It is logical to have varying regulations for different types of business. Companies selling essentials items may require some limitations, while those dealing with riskier products should have increased supervision.

**What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?**

I would like regular contact to check my deduction setup and also a user friendly process for cancelling or altering my deductions if necessary with straightforward instructions.

**Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?**

Offer easy to understand guides for improved clarity. While the existing information is useful it may be helpful to develop video to guide through the process

## CUSTOMER EXPERIENCE

### **What types of information would better support customers to understand and manage their own Centrepay arrangements?**

Receive personalized notifications for upcoming deductions, easily digestible summaries of Centrelink arrangements, and budgeting tools to assist in planning your deductions.

### **How can the agency, and registered Centrepay businesses, better support customers when things go wrong?**

Establish a support team to address Centrelink concerns, outline a specific time frame for issue resolution and develop an easy to follow set of instructions

### **What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?**

Insufficient language information beyond English Challenges in accessing services in remote regions Cultural variations in financial management practices

### **What improvements could be made to the complaints management process for Centrepay customers?**

Simplify the process of submitting complaints through various channels.  
Offer transparent timelines for addressing complaints.  
Keep me informed about the status of my complaints.

### **How can we better advertise and communicate the channels and avenues through which complaints can be made?**

Ensure complaint details are clearly provided in all Centrepay communications. - Utilize social media to disseminate information on the complaint process. - Collaborate with local community organizations to exchange complaint-related information.

### **Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?**

Fear of impacting payments or services by complaining  
Doubt in the effectiveness of the complaints process  
Negative past experiences with addressing concerns

## BUSINESS

### **Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?**

Businesses must consistently demonstrate compliance with regulations, establish effective customer support systems, and ensure transparency regarding their fees and charges.

### **What community expectations could be incorporated into assessing Centrepay registered businesses?**

Businesses should provide competitive pricing for their products or services. They are expected to treat customers with fairness and respect, as well as communicate honestly and clearly.

**What risk factors should the agency consider in assessing a business for Centrepay registration?**

Examine the competitiveness of their prices  
Assess the presence of past customer complaints  
Evaluate the clarity of their service explanations

**What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?**

Businesses should provide alternative payment methods in addition to Centrepay. It is important for them to clearly disclose all fees and charges. They should also regularly inquire about customer satisfaction with their services.

**What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?**

Unexpected large spikes in Centrepay payments  
Numerous customers discontinuing payments with a company  
Numerous grievances regarding a specific business

**Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?**

Do not disregard businesses completely; instead, scrutinize each one thoroughly. Assess if the business could potentially create financial difficulties for customers.  
Evaluate whether their products or services are truly essential for our needs.

**COMPLIANCE**

**What should a business be monitored against to remain registered as a Centrepay business?**

Adherence to Centrepay rules and policies - Management of received complaints and resolution process - Accuracy of charging and reporting practices

**What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?**

General statistics regarding businesses experiencing difficulties  
Instances of resolved issues without specific company mentions  
Concise description of repercussions when a business violates regulations

**OVERPAYMENTS**

**What information and further assistance would be useful to customers when an overpayment has occurred?**

An explanation detailing the reasons for the overpayment  
Detailed guidance on reclaiming our funds  
Instructions on adjusting future payments to prevent recurrence

**How would customers prefer to be notified about overpayments?**

Please send a brief text message to alert us about the overpayment. Subsequently, follow up with an email containing further information.

Provide the choice for me to select my preferred notification method.

**What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?**

Utilize services with complex billing, yet our payments remain constant.

This can be difficult to understand.

Collaboration with business to streamline the billing process.

Neglecting to review regularly and update our payments amount is a common oversight

**CONSULTATION AND ENGAGEMENT**

**What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?**

Allocate sufficient time and address proposed changes.

Involve a diverse range of customers in the consultation process.

Demonstrate to customer that our feedback I'd actively utilized to inform the reform bodies.

**Are you an individual or responding on behalf of an organisation?**

Individual

**Where are you located?**

VIC

**Are you urban (major city) / regional (city or town) / rural / remote?**

Urban

**Are you a person with disability?**

No

**Are you an Aboriginal or Torres Strait Islander Australian?**

Prefer not to say

**Are you from a Culturally and Linguistically Diverse (CALD) background?**

Prefer not to say

**Are you a Centrepay customer?**

Prefer not to say

## **POLICY INTENT**

**Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?**

Yes, but you need to make sure you don't limit our choices to get access to goods. We need protection but still want access to essential items for the home. You need to consider how changes might, by chance, make things difficult for us.

## **APPROVED GOODS AND SERVICES**

**Does the current list of authorised goods and services include what should be available through Centrepay?**

The above list is good and covers most essential items. I urge the department to be careful about removing any items from it. In your opinion, some items may seem risky and may not be important to you, but are important to certain other customers.

**Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?**

I suggest you don't exclude any items without conducting research and careful consideration. A product may seem risky, but it is essential to certain customers. Education is the best cure to prevent potential risk. This is a better option than removing products.

**What criteria should be used to consider whether to include or exclude any goods or services?**

The criteria should consider if the product or service is essential for daily life. Another consideration is if the product can cause financial problems if misused and are there other ways to get the required item/good if it's not Centrepay.

## **DEDUCTION ARRANGEMENTS**

**Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?**

The current options are good, but they can be better. A consideration to adding a percentage based deductions should be considered for more flexibility. There may be a cohort of customers that could benefit from sliding scales based on payment amounts.

**Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?**

I suggest you need to be careful about adding to many restrictions. Putting limits might make it more difficult for us to get what we urgently need. Maybe provide us with better information which helps us make good choices, instead of adding restrictions.

**Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?**

A suggested maximum limit could help protect us from overcommitting and ensure it's high enough to cover essential expenses. May need to consider exceptions for important things like rent and utilities.

**Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?**

Absolutely, in some instances, it's helpful for businesses to set up deductions for us. I just want to make sure I completely understand and agree to what's being set up, amount etc. Enhance the process and confirm I've provided proper consent.

**Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?**

Agree. Applying difficult rules for different types of customers makes sense.  
A business providing essential items may need fewer restrictions to help me get what I need.  
Businesses offering riskier products should be controlled more.

**What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?**

Yes, a regular reminder to help review my current deduction. Use language that is clear, simple, and understandable. Make deduction changes and cancellations easy to action when needed.

**Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?**

Current info is ok but can be made more clearer. Provide guides in simple language which is easy to understand. Provide and create resources like videos.

## **CUSTOMER EXPERIENCE**

### **What types of information would better support customers to understand and manage their own Centrepay arrangements?**

Budgeting tool to help me plan my deduction. Reminder notifications about upcoming future payments. Simple summary of all Cpay arrangements.

### **How can the agency, and registered Centrepay businesses, better support customers when things go wrong?**

By creating a very simple step by step process which help resolve issues. Create a special support team to assist with issues. Provide clear communication of when issues will be rectified.

### **What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?**

Insufficient information in languages other than English. Remote areas create problems when trying to assess the service. Cultural differences in how money and bills are managed.

### **What improvements could be made to the complaints management process for Centrepay customers?**

Help make it easier to submit complaints through different path ways. Nitify the customer of when the complaint will be addressed and provide updates of the complaint and how it is tracking.

### **How can we better advertise and communicate the channels and avenues through which complaints can be made?**

Include clear complaint info on all Cpay comms. Recommend you use social media, radio and TV to get the message across. Use community groups to help increase awareness.

### **Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?**

The fear of complaining may affect our payments and services. No or low confidence that the complaint will be heard or actioned due to previous experience which wasn't helpful.

## **BUSINESS**

### **Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?**

Businesses should always be required to prove they are following the rules and have good practices for helping customers. The business needs to always divulge there the fees and charges.



**What community expectations could be incorporated into assessing Centrepay registered businesses?**

Treating customers fairly and respectfully by offering reasonable prices for products and services provided. The business needs to always be clear and honest with all their comms.

**What risk factors should the agency consider in assessing a business for Centrepay registration?**

The agency should always check if the business has a history of customer complaints and their seriousness. How fair is the customer being charged for the service provided. How clear is the communication for the service communicated to the customer so they are totally aware of what they are receiving.

**What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?**

A business needs to also offer other forms for the customer to make payment. Not just through centrepay. The customer should always be asked if I'm happy with the service provided. Clearly explain all the fees and charges associated with the service.

**What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?**

A big, sudden increase in the amount we're paying through Centrepay. The number of customers cancelling their payments with the business has increased. There have also been more than usual complaints received about an individual business.

**Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?**

Look at each business carefully and separate the good from the bad. Check if the business can and might cause financial problems for customers. Consider if the offered product or service are essential and necessary to be provided.

**COMPLIANCE**

**What should a business be monitored against to remain registered as a Centrepay business?**

How well do they follow the Cpay rules and regulations. Measure the number of complaints they receive and handle them. Also measure if the business is charging correctly and reporting accurately.

**What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?**

General number of how many businesses have faced any issues. Share examples of rectified problems without sharing names. Others can learn from this info. Provide clear explanation of the consequences when businesses break rules.

**OVERPAYMENTS**

### **What information and further assistance would be useful to customers when an overpayment has occurred?**

Provide a clear explanation of why the overpayment occurred and instructions on how to get my money credited. Info around how to adjust future payments to avoid the same thing happening again.

### **How would customers prefer to be notified about overpayments?**

Send an immediate SMS message alerting of overpayment. A possible email. Provide the customer the option on how they want to be notified. Same as subscriptions.

### **What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?**

Generally forgetting to check and update payment amounts regularly.

Make billing simpler and clearer.

Provide an app to help analyse our usage and suggest changes on how to save.

Send quarterly reminders prompting to review current deductions.

## **CONSULTATION AND ENGAGEMENT**

### **What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?**

Need to provide the customer with enough time to understand and respond to the proposed changes.

Include a wide range of customers to partake in the consultation and not just restrict to a few.

Share with customers how our feedback is actually helping (if it is) to shape the reforms.

**Are you an individual or responding on behalf of an organisation?**

Individual

**Where are you located?**

NSW

**Are you urban (major city) / regional (city or town) / rural / remote?**

Rural

**Are you a person with disability?**

No

**Are you an Aboriginal or Torres Strait Islander Australian?**

No

**Are you from a Culturally and Linguistically Diverse (CALD) background?**

No

**Are you a Centrepay customer?**

Yes

## **POLICY INTENT**

**Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?**

It is good to reform to improve to protect us, but we need to be able to make our own decisions on how we manage our finances. If the reforms remove services and the types of bills we are able to pay from centrepay it will make it harder to make payments on our current commitments but also affects what we might be able to get in the future

## **APPROVED GOODS AND SERVICES**

**Does the current list of authorised goods and services include what should be available through Centrepay?**

The approved goods and services covers a good range to help assist. By removing one or more categories will effect people and our ability to manage payments. Rather than removing categories due to a possible risk, educating users on the possible risks is more beneficial. Removing services from centrepay could lead to payment needing to be made via other methods, such as direct debits, which are more difficult to manage and can lead to additional fee's and charges, which makes things harder.

**Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?**

Removing any specific goods/categories will effect people and our ability to manage payments and to access these services.

Rather than removing categories due to a possible risk, educating users on the possible risks is more beneficial.

### **What criteria should be used to consider whether to include or exclude any goods or services?**

- If it is removed, how does that impact the people using it. Is the alternative way of making a payment, e.g direct debit going to improve or reduce our financial situation. We can manage our own centrapay deductions and make payments without the risk of direct debit fees
- Rather than only looking at the percentage split of the categories, look at how many individual people would be affected by removing the service. We are real people, not percentages
- If there are risks, rather than taking centrepay away and forcing us into other payment methods, help educate us on the risks and work with the suppliers to create a safer service

### **Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?**

The current deduction types are good and provide good options, even more options would be good.

The changes to Basic Household:

- If I have 1 product with the mandatory target amount set, however then are required to take up a second product can I change the target amount so I don't fall behind on payments on the second product?
- Changes need to be easy to understand - the maximum cap on target amount - is that the same for everyone, or based on income amount? Is the cap the same for someone on multiple benefits as it is for someone on e.g Jobseeker

### **Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?**

Rules will be good, as long as we understand it. As my point above, if we have a target amount, however are required to take our a second product with the same company, we need the ability adjust the target amount so we are able to make the repayments on both products

### **Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?**

Yea a maximum percentage limit of 70-80% would be good. increasing this for something like Rent would be good. e.g a person may use their centrelink payment to pay their rent and their employment income for other expenses

### **Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?**

Yes having the business help setup and also stop/reduce the payment when we are close to completion is very helpful. As long as we still have the ability to make changes ourselves as required

**Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?**

yes, rather than removing categories, limiting their control could be helpful. this could also help educate the centrepay user to identify a potential risky business.

**What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?**

notification to show us the percentage of our income and the maximum limits so we can easily identify how much of our income is going on the service.

**Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?**

The resources are ok, but could be improved to be more clear and simple. Resources should be available in more languages to help people.

**CUSTOMER EXPERIENCE**

**What types of information would better support customers to understand and manage their own Centrepay arrangements?**

Simple video's showing us step by step how to setup, change and cancel deductions, including setting target amounts and how to update these if need be.  
simple tools to identify/show the percentage of the centrepay deduction to our income and in relation to the maximum amount able to be allocated to the service

**How can the agency, and registered Centrepay businesses, better support customers when things go wrong?**

Make it clear how and who to contact hen something goes wrong. Not having to sit on hold for long periods when trying to call and have issues resolved/ get information. Have an after hours chat available as often we dont have the time during business hours to have issues resolved.

**What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?**

The language and way information is provided needs to be simple and clear and able to be understood by all types of people.  
In rural areas we dont have a centrelink/mygov office close, so rely on online or phone services. The waiting time on phone calls can be very long and often have to hang up and try again later. The website needs to be in good working order

**What improvements could be made to the complaints management process for Centrepay customers?**

having a simple complaint process via the online services where we can make an initial complaint track it as well as being able to update it whilst it is in progress.  
Allow people we trust to assist us in making a complaint, this could be for many reasons including cultural background, emotional state, health or other commitments

**How can we better advertise and communicate the channels and avenues through which complaints can be made?**

A simple video in the online services login outlining the complaints process and where to locate logging a complaint.

A message to our MyGov inbox on how to do this and step by step instruction via phone / online chat is the user is calling / chatting.

**Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?**

Not knowing what we can and cannot complain about, what is a valid complaint. The process being too long and drawn out and being unsure if / when we would receive an answer. How the complain will affect me with the business I am complaining about

**BUSINESS**

**Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?**

Their staff need to be trained and fully understand all centrepay's regulations and there needs to be checks in place to ensure they are doing things correctly.

Businesses need to keep out personal information secure

**What community expectations could be incorporated into assessing Centrepay registered businesses?**

- That the business is adhering to the rules set by centrepay to protect us
- That the business and staff are properly trained and can explain to the user what they are entering
- That complaints will be handled accordingly and not impact the user
- that the companies understand and is willing to help if/when financial situations change

**What risk factors should the agency consider in assessing a business for Centrepay registration?**

- that the business and the staff are willing / able to be trained properly on centrepay practices
- That the business can protect the users personal information
- That is it a reliable and safe company
- An Australian owner/operated company

**What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?**

- That we always have the ability to change our payments ourselves as we need to.
- The should let us know our payment status and how much we have remaining. If we have set a time frame target, notify us if we are on track to make the payment prior or after this date
- Always be willing to help assist us if our financial situation changes

**What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?**

Red flags would be businesses that are unclear about the amount we will be paying and any possible fee's, termination charges etc and businesses that are targeting vulnerable people who may not understand what they are signing up for.

**Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?**

- If there are businesses that a lot of people complain about and the business is found to be doing the wrong thing by their customer and not acting in accordance with centrepays policies, should be excluded.
- Look into the business to determine if they are fair and offer a good service to the customer
- Is there a suitable option for us to get the service from another business model with a better outcome

**COMPLIANCE**

**What should a business be monitored against to remain registered as a Centrepay business?**

- That the business is following centrepays policies
- That they disclose all their prices and processes to the customer before starting the service
- customer satisfaction/feedback

**What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?**

- Publish the result of the compliance action so others know what happened and people don't use their service, but also so other companies do not attempt something similar.
- Update the users on the changes to the rules put in place by centrelink. then if the business is trying to continue old practices we know our rights

**OVERPAYMENTS**

**What information and further assistance would be useful to customers when an overpayment has occurred?**

- Who we contact to resolve if this has happened
- Clear and accurate information on how long it will take to be resolved
- Our rights in the situation, are we compensated

**How would customers prefer to be notified about overpayments?**

Different people will prefer different methods. It should be sent via all options, mail, app, sms, online service notification

**What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?**

when we have more than one product the payment amounts can change when one finishes etc and there can be times when we don't know exactly which one we have active and what is finished. Sometimes we pay more each fortnight to be ahead

To avoid we need to have a easy way to check how much we have left and receive a notification when we have completed the product

## **CONSULTATION AND ENGAGEMENT**

### **What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?**

That we are included in the decision making and that we are listened to. There should be different option on how people can give there input as we are all different and able to provide our feedback differently. The consultation needs to be put forward with clear and simple language so we can provide real responses.

We want to be part of the process, not just told what the outcome was



**Are you an individual or responding on behalf of an organisation?**

Individual

**Where are you located?**

VIC

**Are you urban (major city) / regional (city or town) / rural / remote?**

Rural

**Are you a person with disability?**

No

**Are you an Aboriginal or Torres Strait Islander Australian?**

No

**Are you from a Culturally and Linguistically Diverse (CALD) background?**

No

**Are you a Centrepay customer?**

Yes

## **POLICY INTENT**

**Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?**

Make essential equipment available to all customers and not limited our choice off products  
Changes will make it harder to get the products we need

## **APPROVED GOODS AND SERVICES**

**Does the current list of authorised goods and services include what should be available through Centrepay?**

Yes it does meet my current needs and I don't want anything removed as everything suits me

**Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?**

No I don't want anything excluded as all choices meet my needs better advice would be good

**What criteria should be used to consider whether to include or exclude any goods or services?**

Is there any other ways to purchase products needed  
Does the product need to be used every day

## DEDUCTION ARRANGEMENTS

**Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?**

Yes some customers would benefit different repayment schemes

**Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?**

Limits might need altering for certain products  
Education for products would be beneficial

**Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?**

Consider helping clients not over spending  
Considering living expenses

**Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?**

Yes this makes this much easier for customers  
Business selling essential items might need less restrictions

**Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?**

Yes weekly or fortnightly reminders and easier instructions for customers to understand

**What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?**

Statement set ups so you know what your paying for and personal sms messages

**Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?**

Clearer understanding on how all this works

## CUSTOMER EXPERIENCE

**What types of information would better support customers to understand and manage their own Centrepay arrangements?**

Summary or instructions on how to manage this personally

**How can the agency, and registered Centrepay businesses, better support customers when things go wrong?**

Step by step instructions and a personalised team

**What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?**

Could be more culturally sensitive to awareness of different cultures

**What improvements could be made to the complaints management process for Centrepay customers?**

Being kept up-to-date on the progress of complaint

Make the complaint process easier

**How can we better advertise and communicate the channels and avenues through which complaints can be made?**

Social media on how to spread complaint more advice and have instructions on how to make a complaint regarding centerpay

**Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?**

Lack of confidence when in financial hardship

## **BUSINESS**

**Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?**

Make sure businesses provide full knowledge of fees and charges

Prove their always their to help customers

**What community expectations could be incorporated into assessing Centrepay registered businesses?**

Business should offer clear honest communication between consumers and good prices for consumers

**What risk factors should the agency consider in assessing a business for Centrepay registration?**

Consider dishonest consumers and explain that you have fair and reasonable prices

**What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?**

Business can offer alternative ways to pay and have regular contact with customers

**What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?**

Adequate information when cancellation of centerpay deductions

**Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?**

Consider each business individually  
Consider if services are necessary

## COMPLIANCE

**What should a business be monitored against to remain registered as a Centrepay business?**

Number of complaints business received  
If the business follows the rules of center pay deduction scheme

**What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?**

Has the business had any issues and does the business follow procedure

## OVERPAYMENTS

**What information and further assistance would be useful to customers when an overpayment has occurred?**

Letting customers know straight away details as to why it's happened and a direct refund

**How would customers prefer to be notified about overpayments?**

By phone or would like an option on how to be notified

**What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?**

Receiving a statement on a regular basis  
Making sure the business has easy billing procedures

## CONSULTATION AND ENGAGEMENT

**What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?**

Making sure clients are aware of billing procedures and are simple and clear

**Are you an individual or responding on behalf of an organisation?**

Individual

**Where are you located?**

NT

**Are you urban (major city) / regional (city or town) / rural / remote?**

Urban

**Are you a person with disability?**

No

**Are you an Aboriginal or Torres Strait Islander Australian?**

Yes, Aboriginal

**Are you from a Culturally and Linguistically Diverse (CALD) background?**

Yes

**Are you a Centrepay customer?**

Yes

## **POLICY INTENT**

**Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?**

Centerpay is propping up unviable business and competition is hampered.

## **APPROVED GOODS AND SERVICES**

**Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?**

Social and Recreational Expenses related to community, social and recreational participation shouldnt be included.

**What criteria should be used to consider whether to include or exclude any goods or services?**

Needs Vs Wants

## **DEDUCTION ARRANGEMENTS**

**Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?**

yes

**Should there be restrictions on the types of deductions (i.e. ongoing, amounts) that can be established for specific goods and services?**

Yes, including frequency.

**Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?**

Yes, 20% limit

**Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?**

No, independant.

**Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?**

Yes, this should be independant.

**What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?**

Centrepay should be for the benefit of the customers and not for the businesses.

**Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?**

no

## **BUSINESS**

**Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?**

advertise prices.

**What community expectations could be incorporated into assessing Centrepay registered businesses?**

services provided not business driven.

**What risk factors should the agency consider in assessing a business for Centrepay registration?**

nearly all Centrepay users are poor and have budgeting skills lacking.

**What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?**

repeat customers. ongoing finance support, lack of independence

**Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?**

Bush bus should be excluded.

## **COMPLIANCE**

**What should a business be monitored against to remain registered as a Centrepay business?**

amounts of profits made from mostly centrepay customers instead of general community.

## **OVERPAYMENTS**

**What information and further assistance would be useful to customers when an overpayment has occurred?**

immediate refunds

**How would customers prefer to be notified about overpayments?**

bank deposits notification

**What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?**

Monitoring.

## **CONSULTATION AND ENGAGEMENT**

**What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?**

talking to services that are also providing support to Centrepay customers.

**Are you an individual or responding on behalf of an organisation?**

Individual

**Where are you located?**

VIC

**Are you urban (major city) / regional (city or town) / rural / remote?**

Regional

**Are you a person with disability?**

Yes

**Are you an Aboriginal or Torres Strait Islander Australian?**

No

**Are you from a Culturally and Linguistically Diverse (CALD) background?**

No

**Are you a Centrepay customer?**

Yes

## **POLICY INTENT**

**Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?**

NO.

In my opinion.

All Centrelink customers should be paying

- All their Rent,

+ Bills etc with centre pay.

Too many are using their Centrelink payments, to drink, smoke, gamble..

money meant for the kids..

Very often my little next door neighbour will come over + say,



" Do you have some milk ?

I'm hungry.

So my daughter + I would often make her pancakes + send milk etc home too.

Or at school time.



I'd buy a extra new backpack + school supplies.

But I can't feed all the kids.

I myself had brain strokes.

+ Can't afford to live in a hotel.

But .

How can we help these KIDS.

Some are living with NOTHING,

+ Empty tummy's.

Some living in houses that smell worse than a animal shelter..

It's downright disgusting.

I want to actually drop a box full of food on their doorstep.

But I can't afford to do that.

If Centrelink are going to do anything.!!!

Stop Cash payments..

Maybe part cash .

\$100 etc.

For markets,

Garage sales

or cash only places ??

Because almost Nothing of it is going to the little one's..

It's going on silly things like..

nail polish..

Make up.

High heels..

Fancy clothes.

Drugs, alcohol.

McDonald's..

X BOX games..

If kids need new school shoes.

Maybe part of each paycheck could be split.

Into

Voucher's.. ??

Just trying to help.

Cos our kids need food + clothes.

They can't stay awake at school on 2 minute noodles+

The food banks.

( No body donates Meat )...

+ Centre pay for rent,

Bills,

Chemist,

School fee's,

etc.

It's helping me split my expenses into something I can manage.

## APPROVED GOODS AND SERVICES

**Does the current list of authorised goods and services include what should be available through Centrepay?**

Almost everything should be offered.

## DEDUCTION ARRANGEMENTS

**Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?**

Yes a max %

**Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?**

No

**Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?**

Yes

## BUSINESS

**What community expectations could be incorporated into assessing Centrepay registered businesses?**

Maybe some way of centerpay for groceries.

Regular " essentials " gift cards for

For food for kids.

**What risk factors should the agency consider in assessing a business for Centrepay registration?**

Are they being unfair to the customer by saying they have to repay a minimum amount that is too high for their budget.

( I've..

A debt collector saying nothing under \$80 every fortnight would be acceptable.

But impossible on my disability payment. )

**CONSULTATION AND ENGAGEMENT**

**What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?**

Trust.

Up to date info on App etc.

**Are you an individual or responding on behalf of an organisation?**

Individual

**Where are you located?**

VIC

**Are you urban (major city) / regional (city or town) / rural / remote?**

Urban

**Are you a person with disability?**

No

**Are you an Aboriginal or Torres Strait Islander Australian?**

No

**Are you from a Culturally and Linguistically Diverse (CALD) background?**

No

**Are you a Centrepay customer?**

Yes

## **POLICY INTENT**

**Do the critical areas for reform outlined above reflect the evolving needs of customers and stakeholders?**

I am in my mid 50's. My wife is visually impaired, my 2 children (one school aged have learning disabilities). We have our sons girlfriend living with us and my 9 month old grandson. All of them except myself are also on the Ndis also. Centrepay is a god send for me with the amount of paperwork, appointments, doctors trip and hospital visits I do I hardly have time for anything. My parents are in their 80's so I am checking up on them as well.

Centrepay takes the hassle of our paying regular bills for me. I just set it and forget it until I get a letter from the provider saying adjustment is required in the repayments.

If anything maybe bring in some more providers to widen the scope for participants.

## **APPROVED GOODS AND SERVICES**

**Does the current list of authorised goods and services include what should be available through Centrepay?**

yes

**Are there any specific goods and services, including those already approved on the program as per the listing above, that should be excluded from Centrepay?**

how about meal delivery services, that bulk delivery frozen meals?

**What criteria should be used to consider whether to include or exclude any goods or services?**

The current cost of living and the rental crisis. You go to Coles or Safeway these days and \$400 gets you maybe 2 bags of food. Its at the stage were a \$50 mega kfc meal is cheaper then buying meat from a retailer. As I said even now in some cases its cheaper to buy remade and frozen meals then do shopping.

**DEDUCTION ARRANGEMENTS**

**Are the current Centrepay deduction types sufficient and provide the appropriate flexibility to support customers in managing their own finances?**

yes they do I feel.

**Should there be a maximum percentage limit on the amount customers can allocate from their Centrelink payment to their Centrepay deductions? Should this percentage apply to all Centrepay service reasons or to a selection of service reasons?**

I pay \$300 a fortnight for gas, power and water, I get \$1122 a fortnight. so over a 1/4 of my benefit goes on utilities alone.

**Should businesses retain the ability to establish Centrepay deduction arrangements on behalf of customers?**

yes

**Should certain businesses have conditions imposed limiting the access they have to manage deductions on behalf of customers?**

there should be tight restrictions and reporting. This raises red flags for me. if you get an elderly or a person with a disability and some unscrupulous business its open for abuse of the system.

**What are the further conditions that should be applied to deduction arrangements to further strengthen customer protections?**

Immediate reporting of any changes to services Australia and the customer. A complaint framework for any issues that arise. For gods sake please fix your call centres spending hours on the phone or constant hung up on b AI is not much fun I tell you.y

**Does the agency's existing Centrepay resources and information available to customers clearly outline the customer authority process and customer's ongoing requirements to manage their deductions?**

As long as the current framework is followed I don't see any problems at all. but things can always be made better.

**CUSTOMER EXPERIENCE**

**What types of information would better support customers to understand and manage their own Centrepay arrangements?**

Providing a full list of service providers who use Centrepay.

**How can the agency, and registered Centrepay businesses, better support customers when things go wrong?**

Have a defined complaint framework that ties the business and Centrepay together. full open transparency and not treat the participant like a criminal.

**What are the specific cultural, geographic and language barriers impact customers' ability to use Centrepay?**

N/A

**What improvements could be made to the complaints management process for Centrepay customers?**

If there is a complaint you can't get through on the phones to speak to anyone these days. If you call to often AI says "yes we are aware your trying to call, please call again later and hang up on you". Got to get your call centres right and get rid of the many hours of waiting as this can't be solved online.

**How can we better advertise and communicate the channels and avenues through which complaints can be made?**

When you apply for Centrepay automatically send a sms with information or a letter once its been finalised.

**Are there any known barriers or perceived issues that are impacting on a customer's ability or willingness to raise concerns with the agency in relation to their Centrepay arrangements?**

Waiting on the phones, trying to get through.

**BUSINESS**

**Having regard to the Centrepay Procedural Guide for Businesses, are there any further obligations that businesses should be required to comply with in order to become or remain an eligible registered Centrepay business?**

Privacy of data. Should be at ASIO or DSD standard of encryption & protection. Hacking is a big issue, last thing you want is your government data stolen from a 3rd party provider, who only has windows defender as a hacking protection tool.

**What community expectations could be incorporated into assessing Centrepay registered businesses?**

The current climate

**What risk factors should the agency consider in assessing a business for Centrepay registration?**

IT Security, background checks on employee's who access the information. Special log ins that can be seen by Services Australia when and where they occur for auditing purposes and security.

**What, if any, additional conditions should be placed on businesses to ensure increased flexibility and protections for customers when considering the use of Centrepay as a payment method?**

strict IT & employee conditions on usage and access, background checks.

**What flags would you expect the agency to be monitoring to trigger engagement with businesses in relation to their compliance with Centrepay policies?**

Multiple access requests, out of hours access, complaints from customers about losing more money than expected.

**Are there any business models that should be excluded from Centrepay and if so, what criteria should be used to consider their inclusion or exclusion?**

Payday lenders

## COMPLIANCE

**What should a business be monitored against to remain registered as a Centrepay business?**

Similar to negative vetting<sup>1</sup>. not to be discussed with anyone other than services australia or their immediate boss.

**What information should be made available, to Centrepay customers and the public, regarding any compliance action taken by Services Australia against a Centrepay registered business?**

Well if a company has compliance action taken against then they should not be on the register to be used.

## OVERPAYMENTS

**What information and further assistance would be useful to customers when an overpayment has occurred?**

told about the issue immediately so it can be dealt with asap

**How would customers prefer to be notified about overpayments?**

phonecall, registered sms, mail

**What factors are contributing to customers accumulating credit with businesses? And how can the agency better support customers to avoid overpayments with businesses?**

running a good business model that anticipates fluctuations, changes in circumstances from previous Centrepay payment streams.

## CONSULTATION AND ENGAGEMENT

**What does meaningful consultation and engagement look like to you with respect to reforming the Centrepay service?**

To be kept informed