

# CHOICE

12 July 2024

Director  
Department of Social Services  
via [centrepay.reform.project@servicesaustralia.gov.au](mailto:centrepay.reform.project@servicesaustralia.gov.au)

Dear Director,

**RE: Centrepay Reform Discussion Paper**

I write in regards to the Centrepay Reform Discussion Paper consultation.

CHOICE endorses the submissions made by Financial Rights Legal Centre / Mobstrong Debt Help and Consumer Action Law Centre, and strongly supports reforms to Centrepay.

Centrepay provides an important service to many social security recipients, but stronger safeguards and protections are urgently needed to protect people.

As a member of the Save Sorry Business coalition, CHOICE is particularly concerned about business models that are heavily reliant on Centrepay as the primary source of a business's income. The collapse of [REDACTED] exemplified the harms that can be caused by these business models.

For further information, please contact Deputy Director, Campaigns and Communications Andrew Kelly at [akelly@choice.com.au](mailto:akelly@choice.com.au).

Yours sincerely,

**Rosie Thomas**  
Director – Campaigns and Communications  
CHOICE



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