

**Where are you located?**

NT

**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?**

No

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

At this point in time, the above points reflect the evolving needs of customers and stakeholders.

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

At this stage yes. Some times council rates and body corporate fees could be important too.

**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?**

Stores that offer these things however use Centrepay as a line of credit for their clients with no target amounts should come under investigation and excluded from Centrepay.

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

Businesses doing the right thing, being able to provide statements for the client to show how much they've paid instead of making balances up and not producing statements for the Centrepay paid as no target amount has been given and they continue to collect funds in making up a balance owing on the spot.

**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?**

All to most deductions should have a target amount. Deductions that should not need a target amount should be limited to government rent and electricity and limited other things. Private business can exploit this and continue collecting money without target amounts.

**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?**

60% - 70% should be around the limit. If all essentials are being paid through Centrepay then so be it, so long as accurate statements and target amounts for private businesses are put in place.

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

Yes, there should be something that prevents a business from setting a Centrepay deduction up that will take it beyond the maximum percentage. If it is for something like rent and electricity then something else should make way.

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

Target amounts and mandatory statements being provided by the provider.

**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?**

Unsure

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

MyGov and Centrelink online is good at the moment.

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

Not continue taking money when the service has been completed due to no target amount being put onto the deduction.

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

They may not fully understand that Centrepay can purchase things at a market up higher price like we've seen with [REDACTED]. They also may have difficulty logging into MyGov and controlling deductions on this.

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

There seems to be nowhere to complain.

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

Unsure but please promote more.

**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?**

They fear they may get in trouble by the business they're complaining about.

**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?**

It seems to be too easy for businesses to get on Centrepay and no filter between what's a reputable business and what business is generally there for the betterment of the person.

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

Must be a private business that exploits vulnerable people. Businesses that mark up their goods or services high is a red flag. Target amounts are important.

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

Businesses with high mark up on their goods or services is a risk factor.

**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?**

All payment methods should be available. Target amounts on for all small businesses and being able to provide statements according to the good or service provided and payments made.

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

High rates of no target amounts. High mark up and unreasonable price of goods.

**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?**

Housing, rent and electricity are all necessary. Stores and private businesses including transport companies that do not offer target amounts, statements or have a high mark up should be closely monitored.

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

Nearly always have a target amount, being able to provide statements accordingly and watching for high mark ups - being able to justify their charges to clients.

**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?**

A public name and shame of the business.

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

Sometimes businesses deny there has been overpayments when it's quite definite there has been. Being made accountable and showing true statements and honest refunds would be useful.

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

From the business directly.

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

No target amounts and no accountability for that business to come forward that there has been overpayments.

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

Hearing from many financial counsellors and advocates as they see the exploitation and have no agendas to abuse the Centrepay system.