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

Individual

Where are you located?

WA

How would you describe the area you live?

Regional city or town

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

With Centrepay deductions for my meat I know that every fortnight I can go and get fresh meat for my family to ensure my family are fed good quality meat that is vital for their growing bodies. Without this service. This also makes it a priority for many people in our community to ensure that their families are also getting what they need when they need it.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Please do not take away food provision for rural (but not remote or very remote) communities and towns. These services are vital for our communities members and takes away some of the daily stressors people are already dealing with. Our local butcher who have Centrepay deductions for their customers have a heart for our town and support so many not for profit groups and organisations. Without people like this many people will miss out on the things they need most in our town.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

3. How would the removal of the Service Reason/s affect you, or your business?

The removal of Household Goods Rental will not so much affect my rental business as most customers will simply switch to Direct Debit and continue renting goods. It will however adversely affect some of my customers and many low income earners in the community who are unable to leave funds in their accounts to make payments when due. Centrepay currently provides a zero cost payment method for these clients to rent essential household goods to maintain basic necessities for them and their families. Already there have been numerous customers who I have had to turn away when they requested things like fridges, washing machines, beds etc as centrepay is no longer an option and their bank statements show an inability to successfully make payments via direct debit as they take the full amount out every pay day and spend the fortnight dealing in cash. These poor habits are long standing and difficult for them to change and as a result they now have no way to get the basic necessities that our business has previously been able to supply them. These are good people who have been honest trustworthy customers for years who are now severely disadvantaged by this ill conceived decision.
Some of those that have made the switch to Direct Debit also suffer from this decision

financially as they bare the cost of direct debits when they may have chosen the free centrepay service. Again this does not in essence hurt my business but it certainly hurts those on centrelink benefits if and when they miss a payment. The direct debit company will charge them a missed payment fee as in many cases will their bank. The combined fees can often be more that the actual rental payment they missed.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Allowing Household Goods Rental for essential items as a service reason to protect vulnerable customers from being disadvantaged

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

ACT

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- General community housing loans
- Medical services and equipment
- Disability and community services

How would the introduction of mandatory conditions affect you, or your business?

Hi think Centrepay should be removed because it's a way of paying the big companies

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Fees are gripping pensions and some can't afford it

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Get rid of centrepay

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

I purchased a fridge with a Nils loan and this is very handy having centrepay

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

As a low income owner, already in financial difficulty due to current outstanding debt, the ability to pay for the above items through Centrepay is a great backup to have when experiencing times of hardship.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

Being able to use Centrepay for accomodation arrears is crucial especially in he current cost of living and housing crisis.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

Same as accommodation arrears - it is definitely important to allow Centrepay to be used for utilities.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

3. How would the removal of the Service Reason/s affect you, or your business?

Centrepay gives me piece of mind.
It helps me, as part of the poorest of Australian's, budget better.
Esp3cially in this extremely difficult cost of living crisis that affects us the most.
Having those essentials taken care of before my jobseeker goes unto my bank, means what I have left is what I have left for groceries and maybe a book or sweet treat.
I dont need to worry if I miss a payment for something of anything like that.

That peace of mind, that no matter what happens, those regular essential payments are taken care if, is huge to my mental health.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- General community housing loans
- Medical services and equipment
- Veterinary Services
- Home care and trade services
- Court fines
- Legal services

How would the introduction of mandatory conditions affect you, or your business?

I can't always predict how much something will be.
For example, if I take my cat to the vet and the fee is larger than an "allowed amount" I would have to find another way to pay which would mean all in full or larger amounts over a shorter period of time.

Are there any other conditions or suggestions to further support customers using Centrepay?

Expanding the availability of things we can use centrepay for would be amazing. Promoting it and everything you can use it for would see more people who struggle to budget, using it.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I dont know what business or service I might need to utilise centrepay for in the future.

The peace of mind this service provides centrelink recipients is priceless.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

It won't affect me.
But allowing people to pay off arrears do they don't end up homeless is fantastic.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

This would be immeasurably helpful.
I have debt collectors after me.because of an overdue bill I cannot afford to pay.
(The actual cost of living vs centrelink rates is a separate discussion)

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

If a customer overpays there should be a way to return that to them directly to their bank account registered with centrelink.

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

I have feedback.
But not relating to this.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses
- Savings
- Food Provision (non-remote)

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Ambulance services
- Court fines
- Provision of Food: remote and very remote community stores

Would the proposed changes to the excluded expenses impact you or your business?

Yes

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Acknowledging it is not impacted, due to DFV circumstances, please continue to retain bill paying via Centrepay. Without it, my children would have suffered greatly.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Suggest Centrelink Manager discretion for some situations involving DFV and financial abuse.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Please keep DFV families in your minds when implementing these changes. Functions such as Centrepay are often the only means for a victim to pay utilities to keep children safe/warm/cool/fed.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

I has all the relevant information.
I hope it has the ability to be filled out online as well, since most services for Services Australia has gone to online.
But for those people who prefer paper, it should also be made available for them.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

This is a good clause and will help protect the customer from being exploited by businesses.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

A customer service operator contacting the customer or customers representative to verify the centerpay in a timely manner (within a few weeks of a new centerpay). Without the business representative also talking on the same phone call. Because people sometimes agree to things when the business expects them to. The people pleasers or severely anxious people, also keep it simple.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

This looks like a good proposal to protect the most vulnerable from being taken advantage of, I am impressed and satisfied by the questions asked and the new proposed changes.

I don't use centerpay for the things that are changing but I can see how it would impact some individuals and businesses. I use it for utilities and have used it in the past for Childcare and Rent.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

3. How would the removal of the Service Reason/s affect you, or your business?

It's the only way that I don't miss payments

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

I think a no questions asked refund policy supported by Centrelink to cover the cost upfront for the business so the customer does not have to deal with getting their money back from the business

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

I think all centerpay dw

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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?

Prefer not to say

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

I have not needed these services as yet but would like the choice there when I do need it.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

If I need buy say a mobile them if wou l d that service to be available.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

If for some reason I cannot make rental payments I would like the option to use centrepay to pay those arrears

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

May be include centre pay for glasses and denta

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Basic Household Items
- Funeral Expenses

3. How would the removal of the Service Reason/s affect you, or your business?

I rely on help for registration and household items, without this help I would struggle. I can't imagine how much worse it would be if I couldn't get help with funeral expenses, especially during such a difficult time.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- Ambulance services
- Veterinary Services

How would the introduction of mandatory conditions affect you, or your business?

I have no issue repaying a set amount every fortnight, but having to pay it off by a certain date might increase the repayments to something unaffordable. A year ago I had to take my cat to the emergency vet and she ended up having to be put down. What if, because of a set end date, I couldn't afford the repayments to help my cat? At least with no set end date I can make repayments that are affordable and won't put me into financial distress.

I've also used the no interest loan to replace my hot water system when it broke. I'm so lucky to have been able to utilise that service, and have affordable payments, without it I wouldn't have hot water.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

My current 10 year old phone is due for replacement. I'm disabled, if I have no phone how can I get help when I need it, or access my psychologist, doctor when movement is difficult for me?

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

It is hard enough living as it is. Taking away more options is cruel

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

This would be fine

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

Not at the moment

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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?

Yes

Are you a Centrepay customer?

No

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Can't think of anything else.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

No

Are there any other changes that could help better protect customers?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Savings
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

It’s already hard now so having centre pay is the best

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Community group loans
- No interest loans

- General community housing loans
- Ambulance services
- Medical services and equipment
- Disability and community services
- Court fines
- Infringements
- Legal services
- Transport services
- Provision of Food: remote and very remote community stores

How would the introduction of mandatory conditions affect you, or your business?

No payment

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

All of them

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Remote

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

Would have to take money from else where to pay for what I have taken out every fortnight

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Provision of Food: remote and very remote community stores

How would the introduction of mandatory conditions affect you, or your business?

My bills are on going and have no target end date

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

It would make it easier to get new things on pay them off over time

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

If the fees go up some businesses may stop using it as a payment option then some people will not be able to pay their bills on time and go into debt making things harder

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Everyone should have somewhere to live being able to centrepay rent would help a lot of people and keep them with a roof over their head

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

Let the customer continue to use centrepay until the whole bill is paid in full therefore the customer will not be blacklisted or have another debt to pay

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

it shows on my bill when payments have been received via centrepay so I know how much has been taken out

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

More companies need to be given the chance to have centre pay set up because it makes things so much easier every fortnight every week knowing that you don't have to find that money or take that money from somewhere else leaving you short

Do you have any further feedback on the proposed reforms?

I have used centre pay on and off over the years and never had any problems. My bills are always paid. My bills are always in front and I wouldn't be able to do that without having centre pay set up.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- General community housing loans
- Infringements

How would the introduction of mandatory conditions affect you, or your business?

Having end dates etc of the Centrepay would impact me if I hadn't finished paying off my infringement notices when the time frame is up I would struggle to remember to pay my fines, & this automated deduction means I don't need to think about it it's paid fortnightly & my licence doesn't get suspended for non payment!

Are there any other conditions or suggestions to further support customers using Centrepay?

Regularly checking in on the Centrepay requirements of the individual

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Infringements

How would the introduction of mandatory conditions affect you, or your business?

It would be good to know that I stopped paying once the total amount had been reached.

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Good luck implementing the changes, and I hope they work for everyone's better use of the service. Have a great day.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Savings

3. How would the removal of the Service Reason/s affect you, or your business?

I have used Centrepay for all my bills and have always been able to stay in advance. With these changes some of the payees have changed to direct debit, this often falls out of phase with payments therefore causing a deficit in the bank account and a missed payment or bank charges. Removing this service will disadvantage all on a low income. The payment of necessary bills before the money appears in your account makes a huge difference when budgeting. Best of all no missed payments and no anxiety about pending bills. Fantastic service. PLEASE DON'T CANCEL IT!

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

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No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

It would affect myself in so many different way like financial difficulties and pay my rent each fortnightly then not getting enough rent supplement

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Ambulance services
- Medical services and equipment
- Disability and community services
- Transport services

How would the introduction of mandatory conditions affect you, or your business?

This affect my life in different ways

Are there any other conditions or suggestions to further support customers using Centrepay?

Nil

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

That you seem to be targeting the unscrupulous, be that business or family is a wonderful thing for all. More decisions should be made using this consultation method.

Social welfare absolutely requires social input % of the time in reviewing and or altering current policy.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Only that feedback isn't simply left at this stage for the remainder of the process and regular updates are provided to all Centrepay clients/users.

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Major city

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

Currently I pay my electricity via Centrepay. I pay fortnightly enabling me to be in credit when my bills come in. This has a significant benefit for me as electricity is important and this helps me budget better and helps me pay bills

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

If you take away being able to prepay my electricity bill this would significantly impact me and other things I need to pay

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Electricity companies should be exempt from this as it would be passed on to consumers who rely on this service

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

To ensure people that rely on Centrepay to assist payment of utilities or similar are not disadvantaged by these changes

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Savings

3. How would the removal of the Service Reason/s affect you, or your business?

I am on the career pension an every fornite I pay $30 to my local vet
Like pet insurance with out the middle man. Many of times I had to rush our
Cats or dog to the vet it's just piece of mind that I can do that.i also had to use it a few other times

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

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No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

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No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Savings

3. How would the removal of the Service Reason/s affect you, or your business?

I have found this service to be very beneficial in paying my bills and saving money. I don't have to think about it, the money is taken from my FTB and put in the areas I need.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Remote

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Are there any other changes that could help better protect customers?

Hello I donit work lam a full time carer for my mum

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

I donit have a business

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Are there any other changes that could help better protect and support customers?

Cenerpay is good for me that way l know verything gets paid

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

No not at this time

Are there any other changes that could help better protect customers?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Not at this time

Do you have any further feedback on the proposed reforms?

No not at this time

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

Individual

Where are you located?

WA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

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No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Give the customer more control over there centrepay accounts that have been set up

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

There should not be a fee to use centrepay it is ment to be a better way and a more cost affordable way of paying bills and fee will stop peopme from using it

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

Stop business from taking more then what was agreed upon as the lodge the own form and can chance things and the customer can not change it unles the have put it in themselves

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

Allow the customer more control over there deductions

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Prefer not to say

Are you an Aboriginal or Torres Strait Islander Australian?

Prefer not to say

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Savings
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

These available services make it easy and an affordable way for my family and household budgeting. Removal one or more of these services will impact greatly we with household budgeting due to high cost of living.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Mobile phones are a necessity for recent times and having the outlay cost for mobile phones impacts household outgoings greatly due to being expensive. Having opportunity to pay instalments via Centrepay allows for less financial hardship especially during these high cost of living times.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Personally i always pay my rent on time either using Centrerpay or other means previously when Centrepay was not available.

I believe this would be a good change to allow people the opportunity to pay instalments toward rental and accommodation arrears. Homelessness is high and this would offer an affordable solution to families to chip away at their arrears minimising the risk of becoming homeless as long as they make a fair dinkum go at payments and not having opportunity on their end to cancel such payment.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

I think this is a good change aswell. The expense of moving house and connection fees are expensive, so having opportunity to pay off previous final bills allows affordability and household budgeting easy.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

Regular payment statements would help greatly ie: monthly, 3 monthly, 6 monthly and annually.

When attending a Centrelink office in person, most clients service officers are not aware of where to find this information to print out. In addition: payment statements are not available online to print when desired.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Prefer not to say

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Funeral Expenses

3. How would the removal of the Service Reason/s affect you, or your business?

It is cruel to remove funeral expenses. I was able to pay for part of a funeral without centrepay , had I known it was available it would have been much easier for me during a very difficult time.

Motor vehicle registration was not a user friendly service by the registration companies as they asked for monthly payments and would not accept fortnightly payments. I would prefer this option but centrepay and registration companies needed to be on the same page.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

why make life harder for people who are on the lowest income??

Many of us have health issues that impact our ability to remember, plan and execute regular life activities.

Having Centrepay means that people can pay their bills throughout ups and downs of issues

Are there any other changes that could help better protect customers?

Get real estates to provide correct receipts

Every real estate I have used centrepay with provides customers incorrect reciepts. The tell us that they are charged $1 by centrelink for each transaction and then minus the $1 from our rental payment reciepts.
Its nonsense as we are told as centrepay customers that we are not charged for this service.

It makes keeping track of rental payments very difficult.

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

see previous answer. same same

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

its mandatory, so it will affect all clients...

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

make wording more plain..

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

i dont understand

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

add more centrepay business and reasons

NOT LESS

it helps me manage money and budget and bills.

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

How would the introduction of mandatory conditions affect you, or your business?

I use centrepay for ongoing services electricity, gas, telecommunication and rent. There is no end date they are needed ongoing.

Are there any other conditions or suggestions to further support customers using Centrepay?

Centrepay has made it possible for me to manage my money, live independently and never have debt. I couldn't live or manage without centrepay. It is a vital service that i rely on and am very grateful for.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Excluding mobile phone devices from centrepay payments would make it very hard to get a mobile phone if something was to happen to my phone. I pay fortnightly for my

mobile phone plan my only telecommunication internet service and wouldn't be able to afford a new phone outright. I would have to pay it off and make it part of that fortnightly centrepay payment. If this was to go ahead I would end up with no access to telecommunication/internet services if something was to go wrong with my current device.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

I hope the fees are not added to essential services like gas, electricity, telecommunication and rent.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Centrepay has worked very well for me for the past 8 years I have been using it with no problems. It is a vital service that I rely on and hope to continue to be able to use for my essential services like gas, electricity, telecommunications and rent.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Prefer not to say

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

I have been using Centrepay for years and have not had any problems. I have always found Centrepay to be very flexible, ie Cancelling a deduction for a short period, and the businesses I deal with are very reliable. I also keep a spreadsheet record for my own use to determine the optimum deduction for each service.

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans

How would the introduction of mandatory conditions affect you, or your business?

They will impact me because some businesses have different times lines of when they finish.

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Centrepay is safe, so i don't see why customers would need protecting.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

All centrepay customers must have access to every peice of i formation about the service with a website or phone number incase they need additionalhelp.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

It would be a great idea to have centrpay set up to pay off a final bill, instead of the added stress of finding the funds.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

I would like to have a statement to show the payments history and final date.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

It will impact me because i need to pay rent, and bills, but everything else can be done another way.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

It's the pensioner/s who decide to use Centrepay and therefore there is no charge to the pensioner. If a business a pensioner is dealing with proposes the pensioner opt to have Centrepay , then yes, that business should be charged a fee to allow them the opportunity of having the convenience of being paid automatically and so, in turn, not

having added expense of bad debts
In conclusion, businesses must pay a fee if they want clients or customers to pay for goods and/or services by Centrepay. This is an effective means for payment.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Paying rental fees through Centrepay is an excellent option for those habitual non payers

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

Because I am not a business, I don't have the authority to comment

Are there any other changes that could help better protect customers?

As long as the customer/client understands and has confirmation in writing of the request and transactions taking place within Centrepay, I see no further reason to take any further action

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

It would, should this happen to me or my spouse. In this case an appointment is needed to discuss the situation with the client/customer. The business or provider whose payment was not correct should be able to claim compensation in some way.

Will this have an impact on you or your business?

Yes

How will you be affected?

If my payment to my provider was incorrect, then it needs to be corrected as soon as possible after the problem is discovered . Overpayment is not a problem but underpayment could result in in the consumer being fined or discontinued services.

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

As soon as the mistake is discovered, either the consumer or the provider must report it and make any changes immediately.
It is my obligation to consult the provider of the services immediately the mistake is found. OR
It is the obligation of the provider to make the correct changes and to ensure the customer and Centrepay are informed as quickly as possible as possible.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

If I should be directing impacted by this, I would certainly like to be contacted immediately.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

Only if my Centrepay payments are not correctly paid.
In this case, if I am penalised by the service/provider, then I would surely expect to be compensated by Centrelink to have my good payment records restored.

Do you have any further feedback on the proposed reforms?

Just do it correctly and in a timely manner.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

expanding to include council rates would help as this would reduce bill shock

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Allow other business to be used to Centrepay as like a layby tip system allowing the poor or vulnerable people to get things they couldn't afford or buy

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

I think anyone on Centrelink rent should be taken out firstly to make sure there is a roof over there heads. and it can't be cancelled by the client. Make it mandatory .

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Should be set up to make sure the vulnerable people pay there bills in time and not fall behind.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Very tricky to cancel and get money back from these company's when they have taken to much

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Rental bind loans was very tricky to cancel no one would take calls and had to email inorder to ask for it to be stopped as had moved from that premises

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

I am a DESP pensioner reliant on Centrelink and also a business owner of a computer retail and repair store. Our shop does not make enough for me to draw a wage but we employ 2 part time workers and are the only such service within 150 km. Our demographic is 40% pensioners. Disallowing the purchase or repair of computers and mobile phones will impact me, my customers and my store. These are not luxury or optional items. These are needed for daily functions and job seeking and for those on Jobseeker payments Centrepay may be the only way to afford them.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

See prior response. About 15% of our device sales are from pensioners. We have been repeatedly asked if we accept Centrepay. It is something we want to do as soon as we can apply.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

Firstly, I did not know funeral services could be direct debited and paid from Centre pay! I wish i knew this 3 years ago when my father died! I had to get a huge loan with crazy interest to pay for his funeral!

Currently my bills are Center paid, so it makes my life easier, I know them coming out means what I get left is mine to purchase food and other items, you're taking away a basic and safe right for Centrelink customers who rely on this service to make sure their bills are paid.

And since when did in Victoria was it a thing where your Motor Vehicle Rego could be Centre paid? I thought this was only a NSW thing?

It seems you have hidden what the service can actually provide for customers especially those who live in Victoria.

It's an utter disgrace that you're taking yet again another essential service, especially to those who have disabilities or elderly and need to make sure they have all help they can get.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

means I will not be able to have them direct debited from my account and it's the way its always been set up.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Remote

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?

Prefer not to say

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Savings
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

Negatives of the Centrepay Reforms

1. Increased Burden on Businesses

The requirement for businesses to demonstrate compliance and understanding of Centrepay contract terms adds administrative strain, potentially discouraging small businesses from participating.

The need for more accessible complaint processes may impose additional costs on businesses, particularly smaller operators with limited resources.

2. Stricter Compliance Measures May Lead to Exclusions

Expanded compliance reviews mean that more businesses may be penalized or even excluded from Centrepay, potentially reducing service availability for customers who rely on this system.

Enhanced data analysis to detect non-compliance could lead to unfair targeting or misinterpretations, causing unnecessary disruptions for legitimate businesses.

3. Increased Government Oversight and Control

The reforms give Services Australia greater authority to enforce rules, increasing government intervention in private business operations.

Information-sharing with other government agencies raises concerns about data privacy and potential overreach.

4. Delays and Uncertainty for Businesses

The pause on new businesses joining Centrepay until mid-2025 creates uncertainty for companies looking to integrate the system into their services.

The gradual implementation of reforms means businesses may face ongoing adjustments and uncertainty regarding compliance requirements.

5. Potential Negative Impact on Consumers

If businesses withdraw from Centrepay due to stricter compliance measures, consumers who rely on this payment system may face reduced service options.

Increased regulatory costs may lead businesses to pass those costs onto consumers, making services more expensive.

6. Risk of Bureaucratic Inefficiencies

The introduction of complaints and compliance specialists could lead to more bureaucratic red tape rather than genuinely improving issue resolution.

The effectiveness of these reforms depends on how well they are implemented; poor execution could result in more inefficiencies rather than improvements.

Overall, while the reforms aim to improve accountability and consumer protection, they may also create unintended consequences that negatively impact businesses and Centrepay users.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- Home care and trade services
- Court fines
- Legal services
- Transport services
- Provision of Food: remote and very remote community stores

How would the introduction of mandatory conditions affect you, or your business?

The Centrepay reforms could affect me in a few key ways, particularly if I am using it to manage payments like fines. Here's what I might experience:

1. Potential Changes to Payment Processing

If any businesses I pay through Centrepay struggle to meet the new compliance requirements, they might be removed from the system. This could mean I need to find alternative ways to make payments.

If businesses pass on the costs of compliance to customers, I might see slight increases in fees or charges.

2. Increased Government Oversight and Control !

With expanded compliance reviews and improved data analysis, the government will have more control over where and how Centrepay funds are used.

If a business is flagged for non-compliance, my payments to them might be disrupted, forcing me to adjust my budget or payment methods.

3. Delays or Complications in Resolving Complaints

While new complaints and compliance specialists are meant to improve the process, the added bureaucracy could lead to delays in resolving issues if something goes wrong with your payments.

If a business I rely on is under review, your ability to use Centrepay with them might be affected.

4. Less Flexibility in Choosing Businesses

With a pause on new businesses joining until mid-2025, I won't have as many options if you need to switch to a new service provider.

If the government removes certain businesses from Centrepay, I may have to switch to direct debit or other payment methods, which could mean less control over how and when payments are deducted.

How Much Control Will I Lose?

If the business I am paying stays compliant, you likely won't notice a major difference.

If they don't meet the new rules, I could lose the option to use Centrepay for that service, meaning less control over how you manage those payments.

More government oversight means they could have greater influence over how Centrepay funds are used, which might limit personal choice over time.

I am currently using Centrepay for fines, worth keeping an eye on how these changes roll out and whether my provider is affected.

I have no more Trust in the government of the Day.

Are there any other conditions or suggestions to further support customers using Centrepay?

Too many questions

Would the proposed changes to the excluded expenses impact you or your business?

Yes

Would you like to provide any feedback on the proposed fees?

No

Are there any other changes that could help better protect customers?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

No. I do not accept any changes.

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Don't do it .

Are there any other considerations or suggestions you would like to put forward to better support customers?

Do Not Do IT. LEAVE IT ALONE PLEASE

Do you have any further feedback on the proposed reforms?

Do not Agree to any Changes.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

3. How would the removal of the Service Reason/s affect you, or your business?

It will affect me as it will stop me being able to pay my phone bill. I have a disability and i tend to drop phones and break them alot, i also tend to forget to pay as i have a memory disability so i get post paid services through centrepay so that my bill is always paid without me risking being short on money(phone companies will only take whole bill $ amount not part payment) which will put me short every week to provide for my childs basic needs(food, clothing, rent etc). Please dont take away the option for phone bills. Its the only thing i desperately need! Its always paid on time with centrepay and has got me into credit with my bill instead of debt like i used to be.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Excluding mobile phones from being paid through centrepay will greatly affect my living conditions and life. It will mean i have to pay my phone bill in full with money i dont have. I get post paid plans as i break phones easily and have memory disability which affects the way i do things. Removing this service will put me in debt. It will mean getting my child his basic needs will ne affected. I wont have the money or a phone if this goes through.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

To not add mobiles to the excluded items. If it comes out out automatically then people shouldnt have an issue with it. You physically cant default on a centrepay payment so taking it away is only making it hard for people with disabilities and children. It will be a disadvantage when i cannot use Centrepay to pay for my post paid bill, leading to a poor payment record and increasing the possibility of being in debt and no phone.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

I will go i to debt with my mobile phone bill if centrepay cant be used. I can not afford to buy prepaid as i have a disability i break phones easily and forget to pay my bill when its due.

Are there any other considerations or suggestions you would like to put forward to better support customers?

Stop trying to support the ones that do use centrepay for are on illicit substances or using the system to their advantage and start noticing who is usimg it legitimately and proper. We dont deserve to suffer because of people who did the wrong thing.

Do you have any further feedback on the proposed reforms?

It will cause both my child and i great distress and debt if this goes ahead. It will also affect the mental health of both of us due to rising costs and payments needing to be upfront. Im not on centrelink because i want to be. Im on it because ive found it extremely difficult to gain employment let alone pay bills with the pittance i get per fortnight while looking for work. It lasts 1 day after bills are paid and thats not including the possibility of having to pay my phone bill upfront.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Community group loans
- No interest loans
- Home care and trade services

How would the introduction of mandatory conditions affect you, or your business?

There are some places that I pay like electricity that are ongoing regardless of how much is a target to pay for my bill - this helps to stay on top and sometimes I. Front so that I don't get behind - if a target amount or date is set - I run the risk of missing payments that might help me to be in front for the next bill - and if not then I have to ring and set it up every few months - which is difficult for me with disabilities.
It may be ok if that was the case for just the electricity but then if there are more services doing that then I would be having to remeber a ton of different dates to ring and instantly set new centre pays for accounts that have like phone and internet and electricity etc it's just more work

Perhaps it should just be encouraged for services that are providing a one of service who are not a recurring year round used service

Are there any other conditions or suggestions to further support customers using Centrepay?

I have a problem where I have paid electricity continuously through Centrepay for years however when I moved house the electricity company stopped recording that I was paying and gave me a large bill I've had to pay in addition to
I confirmed on my account that the money came out of my payment and I called Centrelink and confirmed this - but Centrelink could not give me anything of more proof to show the electricity company - if Centrelink issued reciets to customers to cmm on form the money was put into the bank account of the service - then we would be more protected as at the moment we have no proof that we physically put it in the right account all we have is proof that our payment was lower and that we have a current deduction on set up
If we had paying it from our bank account we'd have proof in our bank account with a paper trail to the account it went to

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Providing receipts or a statement or both for payments made through Centrepay for the customer so we have evidence of payments that were made

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

This will be a positive change to help keep rental records safe and assist with being able to secure accommodation in future

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

This will be a postive chbahe and will keep customers having a good finical position and maintain there ability to not be in fincial distress by having multiple services and providers they can rise because they owe money that then goes into debit because they can afford or can't manage paying it by thenselves

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

I want to continue to pay my utilities by Centrepay. Also I would like to be able to pay my insurances as well. I can't do that and it would be a great way to manage my money

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

I would like other companies to be able to use Centrepay. Like insurance which takes a huge chunk out of my money

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

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Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses
- Savings

3. How would the removal of the Service Reason/s affect you, or your business?

I pay my electricity bill p/f that I've done for 15yrs &removing that would give me bigger quarterly bill

²) taking the option to rent appliances ,equipment & funeral policy makes it difficult to travel to the necessary venues to pay these expenses & adds more to these costs with the cost to travel & having a disability means I need someone's help & that's another expense

Centrepay has worked well for me for a long time & it takes the worry away knowing my bills are paid each fortnight leaving me to concentrate on my health & well-being so removing these services will only bring anxiety & depressio

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- General community housing loans
- Ambulance services
- Medical services and equipment
- Disability and community services
- Veterinary Services
- Home care and trade services
- Court fines
- Infringements
- Legal services
- Transport services
- Provision of Food: remote and very remote community stores

How would the introduction of mandatory conditions affect you, or your business?

Convenience & peace of mind knowing my fortnightl expenses are being paid & its a lot easier to budget knowing bills are paid

Are there any other conditions or suggestions to further support customers using Centrepay?

DONT TRY TO FIX WHATS NOT BROKEN

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

It would add extra burden & expenses to my life as I'm disabled

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

It would give me even less money p/f to survive its hard enough as it is

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

Don't try to fix what's not bro‘ken

Having reviewed Clause 9.6 (You must cancel customers’ deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers’ deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C ‘Payments to you’ and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 ‘Transition’ impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Should Services Australia wish to contact you about your submission, would you like to provide your contact details?

No

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Prefer not to say

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Home care and trade services

How would the introduction of mandatory conditions affect you, or your business?

I would have to check my Centrepay to ensure my current deductions were still in place,also my electricity provider was receiving the payments.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

That the customers is given 14 days written notice of the cancellation, and include in plain english or other language why this this is the case, also take into account that in some cases the customer maybe elderly or impaired and made need support to help them understand the reason/s for this decision.

Are there any other changes that could help better protect and support customers?

Remove jargon from Terms of Use, policy etc, so it can asisst the customer to better understand.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

If my electricity provider decides to transiton of Centrepay it may impact me:
Depending of the type of payments they except.
e.g. Credit or debt card
I don't have a credit or debt card

Are there any other considerations or suggestions you would like to put forward to better support customers?

Businesses need to give customers more payment options that may not disadvantage customers personal finances.
e.g. extra service fees

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

Yes

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Yes

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans

How would the introduction of mandatory conditions affect you, or your business?

iT WOULD BE GOOD BECAUSE I OVERPAID A LOAN ONCE

Are there any other conditions or suggestions to further support customers using Centrepay?

NO

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Sounds positive to me and will help people

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Are there any other changes that could help better protect customers?

To be fair your restrictions are to restricted as is if anything the need to be more relaxed when it comes to rent to by contracts

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

No chamges needed

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Yes it doesnt need changing it is to strict as is

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Savings
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

My disability makes it extremely difficult to manage my finances, and centrepay is an excellent resource to take myself out of the equation when it comes to paying for the services I need to survive. Services need to be added to centrepay so I can actually use it effectively.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Child Care services
- Education expenses
- School nutrition programs
- Community group loans
- No interest loans
- General community housing loans
- Ambulance services
- Medical services and equipment
- Disability and community services
- Veterinary Services
- Home care and trade services
- Court fines
- Infringements
- Legal services
- Transport services
- Provision of Food: remote and very remote community stores

How would the introduction of mandatory conditions affect you, or your business?

My disability makes it extremely difficult to manage my finances, and centrepay is an excellent resource to take myself out of the equation when it comes to paying for the services I need to survive. Services need to be added to centrepay so I can actually use it effectively.

Are there any other conditions or suggestions to further support customers using Centrepay?

Make it so I can pay any utility bill/company! Or private rent! It's functionally useless if services like this aren't widely supported.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I don't get to choose what my needs are, and Services Australia doesn't get to tell me what needs I am not allowed to meet.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Either vett all businesses who sign up to centrepay, or let me pay anyone. Its insane to limit what we can pay with centrepay to a select few businesses for no reason. Just let me send to a bank account

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

It will be incredible helpful for me to be able to do this! yes please!

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

It will be incredible helpful for me to be able to do this! yes please!

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

A robust review/dispute procedure when issues arise, and more staff on hand to assist.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Good, but there needs to be oversight from Centrelink to standardise the dispute process and ensure companies are following them.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

just make it more accessible

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Major city

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

I use centrepay for my electricity bill, it is so helpful and the best way for me to pay my bill

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

As a long term user of Centrepay, I believe these changes will streamline users ability to use & control their Centrepay.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

I believe this proposal would help customers manage their payments of any arrears of whatever service greatly.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

This proposal will help customers greatly

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

Do you have any suggestions in relation to business obligations?

Great proposal! Statements will help customers manage payments so much better. I've always problems trying to access payment information & balances.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

TAS

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Savings
- Food Provision (non-remote)

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Disability and community services

Would the proposed changes to the excluded expenses impact you or your business?

Yes

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

As a busy parent of 2 children who have additional needs I find that Centrepay is a life saver for me as I know certain bills and expenses are paid for every week/fortnight and is one less stress I need to think about or worry about accidentally missing a bill as I have been overwhelmed by my children's needs and wants.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

How would the introduction of mandatory conditions affect you, or your business?

Putting a limit/end date on some things is hard as for example a gas bill is higher in winter then summer as we have gas heating putting a targeted amount would stop my

ability to have the account in credit over summer to help reduce the financial burden durning winter

Are there any other conditions or suggestions to further support customers using Centrepay?

Not that I am aware of or can think of

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

As a single mother being able to use centre pay to pay of a phone for example is a huge help as if my phone breaks or is stolen then I am more likely to be able to afford to replace it as it is the only form of communication, maybe instead of it being excluded all together, have the ability to purchase one every year or 2.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

I would be concerned that the fee per transaction may stop businesses from using centre pay. And definitely will past the cost of the transaction on to the consumer

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

I just wish all realtors had centre pay so rent can easily be paid without a thought

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

If that ability is made available it would make everything so much easier, the cost of living is already so high, having to move and reconnect services and to normally have to pay out right a high final bill puts so much additional stress on a family,

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

I believe it is still up to the customer to hold some or all the responsibility to contact the business if there has been and error or an overpayment, there should be a way to contact the business directly with your concern or change of your details and be able to have clear communication between the company, the agency and client and have a way of a "paper trail"

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

This is something I personally have never had to deal with

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

I just hope that not too many services are removed (some extras added would be amazing) as I have found it to be a life saver

Do you have any further feedback on the proposed reforms?

Thank you for including me (as a Centrepay user) in asking about this reform and not just having do it and being told later, being transparent about it

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

As I'm relying on being able to rent to 9wn services for household items and more, removing these would impact me on a massive level and I am very much against its removal, I would not have access to a phone, fridge,or washing machine without those services.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Be able to make consistent payments to bills, including mobile phones would remove any ability for job search contacts and would further cripple those who have no other way to keep in touch with family, friends, and respective businesses.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Expand the amount of rent to own options available to people via centrepay, i have been using centrepay to pay for various items over the years and recent changes have impacted my ability to get important items because of the restrictions and removal of specific companies.

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Remote

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

CentrePay don,t do accomodation it only other things....say on step 9

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

Yes

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Businesses shouldn't be getting charged
I honestly believed it to be a free service was surprised to find out it isn't

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

3. How would the removal of the Service Reason/s affect you, or your business?

I currently have centre pay used for my rent and also electricity as well.
Plus it's easier to do.
Because of it been easier.
Plus some times it's hard to get rent,etc paid online because of hacking and outages with the internet, etc.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

Are there any other conditions or suggestions to further support customers using Centrepay?

I have noticed that centrepay cannot be used for mobile phone bills.
So centrelink customers can make payments to there mobile phones.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Yes.
Because I currently have centrepay used to pay for my rent and electricity as well.
Plus some other customers who have a disability or don't have internet access would find it hard to pay the utility and rent bills, etc.
Plus in some towns they don't have access to a post office to pay bills either

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

How will the new business approval process affect you, or your business?

Yes.
Because the business could charge the customer a fee for using the centrepay service.
As it listed in the video that business would be charged a fee to use centrepay.
So yes it could affect people who have centrepay with a business they use

Are there any other changes that could help better protect customers?

Yes.
Maybe have better cyber security for centrelink customers as well.
When using centrepay, etc.
Plus also have a easier way to get people who have a disability with help by having touch typing for people who are blind or have no hands to access the internet or use centrepay or centrelink on the internet

Would you like to provide any feedback on the proposed fees?

Yes

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

It could effect me.
Because the business.
Could charge a extra fee for using the centrepay service.

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

I would like to know.
Because a business would be charged a fee for using centrepay.
Would the centrelink centrepay customers be charged with a extra fee for using the centrepay service from the business.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

It could effect how i pay for centrepay deductions and

Are there any other changes that could help better protect and support customers?

Yes.
Centrelink customers could be contacted by Centrelink to confirm if there deductions have increased or decreased.
As some people don't have access to internet.
Plus some people have no family or help and living on there own.
So maybe a phone call can help them.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

It could effect my utility bill like electricity payments and also rent payments

Do you have any suggestions in relation to business obligations?

Yes.
Is the business going to add a extra fee for using centrepay service for centrelink customers.

Are there any other changes that could help better protect customers?

I would like to see if the business is going to charge a fee and add it to the rental price.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Yes.
There should be monthly checks for the business for using centrepay service.
By centrelink.
So centrelink customers are not been charged extra fees without knowing.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Yes.
The complaint forms should be known to the centrelink centrepay customer as well.
And have the complaint forms information displayed at the business been used by centrepay.

Do you have any further feedback on the proposed reforms?

Yes centrepay service and centrelink.
Should have checks on businesses that use centrepay to see if the business is not treating the centrepay customer badly because of the centrepay customer using the centrepay service.
Also could have complaint forms for centrepay service businesses who use centrepay at there business on display at reception of the business as well.
Even have centrepay complaint forms available on the my gov website and app as well.

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Ensure businesses have clear and enforceable obligations to process refunds promptly for overpayments or errors. Customers should also have a straightforward process to request and track refunds.
Conduct regular audits of businesses using Centrepay to ensure ongoing compliance with rules, particularly around ethical practices and service delivery.
Impose harsher penalties on businesses that exploit customers or fail to comply with Centrepay rules.

Strengthen partnerships with consumer protection agencies (e.g., ACCC) to monitor and act against unethical business practices.

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

While it is understandable to require transaction fees for electronic transactions, and the flat $0.99 fee is reasonable in the current market, it would make sense for certain essential services to be exempt from fees. Categories such as childcare, rent, and healthcare often operate on an "every cent matters" basis, where even small additional costs can significantly impact both businesses and customers.

Exempting these essential services from transaction fees would mutually benefit Centrepay users by encouraging greater uptake of this service for critical expenses while supporting businesses that provide vital services to vulnerable individuals. This approach aligns with Centrepay's mission to empower financial self-management and protect those who rely on these essential services.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

Mandate businesses to notify customers promptly of overpayments and ensure refunds are processed within a defined timeframe.
Ensure businesses have simple and accessible processes for notifying customers when their account is in credit and refunding overpayments promptly upon request.

Publish verified compliance actions taken against businesses in a centralized platform accessible to customers and financial counsellors. This could help customers make informed decisions about engaging with specific businesses.

Reinforce the prohibition against passing Centrepay transaction fees onto customers to ensure the service remains equitable.

Mandate deduction arrangements to include end dates or target amounts to prevent indefinite payments and ensure deductions cease once obligations are met.

- While the proposed reforms strengthen customer protections, there is no streamlined process to resolve disputes where customers falsely allege unauthorized deductions. Services Australia's complaints system prioritizes customer protection, which may leave businesses vulnerable to unverified claims. Additionally, unlike businesses, customers face no explicit consequences for abusing deduction changes, such as repeatedly canceling payments for essential services without justification.

This imbalance could discourage businesses from participating in Centrepay due to the additional administrative burden and financial risks associated with following up on payment plan changes. Introducing a fair dispute resolution process and accountability measures for customers who misuse the system would ensure Centrepay remains viable and equitable for both businesses and customers.

Are there any other changes that could help better protect customers?

Establish clear, easily accessible complaint pathways for customers to lodge grievances about businesses using Centrepay. Include anonymous feedback options to encourage reporting of misconduct without fear of reprisal.
Removing high-risk products and services from the Centrepay platform, such as consumer leases and predatory financial products, which do not align with the program's intent.

However, businesses also need similar pathways to raise concerns about customers who misuse the system, such as repeatedly canceling deductions or making unfounded changes to payments.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Businesses apparently remain vulnerable to unverified claims, without a streamlined process to contest them.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

As mentioned, businesses appear to remain vulnerable to unverified claims without a streamlined process to contest them. I believe there need to be stronger safeguards in place for situations where customers cancel or change their payment agreements without justification or fail to inform the business. These measures would help balance protections for both customers and businesses, ensuring fairness and encouraging continued participation in the Centrepay system.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

The cost of living has skyrocketed along with rent. The utilities just keep rising, transport costs on top of those just does not seem to be enough an we live only just from pay to pay. By the way of rising cost of living, soon it will not be enough and will fall short in pay to pay lifestyle. The advance should also be around the $2k mark to be of some use in an emergency as we cannot save from normal pay.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Child Care services
- Education expenses
- School nutrition programs
- Community group loans
- No interest loans
- General community housing loans
- Ambulance services
- Medical services and equipment
- Disability and community services
- Veterinary Services
- Home care and trade services
- Court fines
- Infringements
- Legal services
- Transport services
- Provision of Food: remote and very remote community stores

How would the introduction of mandatory conditions affect you, or your business?

With low income, set times will only squeeze the individual but as extendable times makes it easier in hard times not to go without essentials and food.

Are there any other conditions or suggestions to further support customers using Centrepay?

They can give small loans for essential home or personal needs etc Instead of financial institutions that make it extremely hard for welfare income

Would the proposed changes to the excluded expenses impact you or your business?

Yes

Are there any other changes that could help better protect customers?

Im not bussiness

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

Why change a working system already in place? Avoid confusion and adapting for elderly especially due to lack of tech knowledge

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

Everyone is different and are responsible to manage their own deductions

Are there any other changes that could help better protect and support customers?

Building bridges with other establishments such as councils,home providers, charity establishments to streamline applications, financial, mental, support to people as to have correct proceedures to avoid arrears on all behalves.
Eg. i was eligible for rent assistance but was not paid for 3 years because a form was not filled correctly by housing provider.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

There should be more financial support for the continual rising cost of utilities. In three years my bill began with $68 per month and was $140 by the end of 3 years. But my welfare payment was not to date with the rise.

Are there any other changes that could help better protect and support customers?

Not having to wait in excess of 40-45 mins on the phone for a public servant for a query that online cannot resolve.

Do you have any suggestions in relation to business obligations?

Im not in bussiness

Are there any other changes that could help better protect customers?

As above

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

Too complex to understand

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

As above

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

How would this impact you or your business?

Primarily to contact an officer on the phone it takes 40-45 mins waiting time minimum. Then if there is an appeal, there is no time given when it will be dealt with, some quoting minimum 90-100 days maybe I believe that is way too long for an outcome.

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Centrelink is always very slow in every procedural task and phone answering.

Are there any other considerations or suggestions you would like to put forward to better support customers?

Not in bussines

Do you have any further feedback on the proposed reforms?

We do not need reforms, we need to have our payments to keep up with the rapid rise of cost of living all around, or to have firm hold on the economy to stop the rise in cost of living.

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Prefer not to say

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Savings
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

In basic there are two costs to living what we would all want to be healthy and balanced even at rock bottom and the two costs incurred are 1. VARIABLE 2. FIXED there is a minimum requirement to meet this which changes the potential of success when hitting rock bottom and not becoming a further liability to community.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

It's 2025 a phone and an address are vital to getting a job still possible without but yeah kinda important.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

To be broadly specific the businesses being dealt with are large conglomerates and believe for the business being done and gains being made with a service that is supporting people I believe it to be fair and reasonable.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

This in partnership with the "timed end date to payments to businesses.
Is a balanced approach for both customer and business

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Bare minimum really is supportive and sufficient;
Water
Food
Shelter

So this is the core primary focus the rest of support stems from accordingly.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

We are trying to create a foundation of solid ground so the avoidance of blacklisting when it comes to
Survival - food water
Fixed cost living
Variable cost

To stay housed granted a fighting chance to better tomorrow we need to do that give that fighting chance if then they are irresponsible through their successes that's where black listings bankruptcies etc can be applied but not for simply holding a position as human to live.

Are there any other changes that could help better protect and support customers?

The purpose is to lift the status quo and standard.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

The assessing of business integrity and basic commitment to involvement with such community projects is pritty straight forward but must be noted because the objectives and goals are clear which is - support develop to independence people assisted.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Yes

How will you be affected?

It's not clear the process ending with identified result pre and over payment ever being made who is ultimately responsible;
Company for not looking into return enough
Customer for not being contactable
Or
Customer or company for paying to much

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

The access to a complaints platform is needed but with customer and business awareness of comprehension of basic set and forget payments intervention between Centrepay agreements prior to completion is minimal

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

What are the alternative businesses?

Are there any other considerations or suggestions you would like to put forward to better support customers?

The businesses can't hold the monopoly of Centrepay there needs to be range of the same offerings from different sources

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Mobile phone as an excluded expense.
I use centrepay to pay for my and my daughter monthly phone accounts.
I do not wish to have this excluded.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Any incorrect payments should be returned to the centrepay account that it was taken from.
Regardless.

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Centrepay should be able to act on behalf of the customer where there is a mistake, or non resolution.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

The exclusion of mobile devices.
I find it is very convenient for my daughter and myself to make fortnightly payments instead of one monthly payment.

Are there any other considerations or suggestions you would like to put forward to better support customers?

Centrepay should be able to represent it's customers if there is a mistake, dispute or non resolution matter.

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Prefer not to say

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration

3. How would the removal of the Service Reason/s affect you, or your business?

This is the first time that I'm even learning that registration can be paid via centrepay. I would like to use that service as the one off lump sum can be difficult and I've been forced on some occasions to drive unregistered

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Disability and community services
- Veterinary Services
- Court fines
- Infringements

How would the introduction of mandatory conditions affect you, or your business?

I like the fact that I can get far ahead on bills like electricity.
It means I can pause payments for a few months and have that extra money to use on other things.
I can also get refunds on credits and have a lump some of money if needed, it has helped many times in emergencies like car repairs.

Are there any other conditions or suggestions to further support customers using Centrepay?

I actually think more things need to be available tonpay through centrepay.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I pay my internet and phone services with centrepay.
I would not be able to otherwise.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

Are you a person with disability?

Prefer not to say

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

These unnecessary changes affect my confidence in the integrity of the agency and the government.

After having read the proposed expansion of exclusions, I'm dissatisfied that the interests of the majority are the priority of the agency or the government.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

A focus on the problems that actually affect the majority with transparent triaging of these. For example, dealing with child support (especially in relation to family tax) which has a much bigger impact on many more families and children than the "issues" being addressed by this exercise.

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

This question is a perfect illustration of the agency wasting resources that could be used in addressing ACTUAL problems that, IN FACT, impact those whom this entire proposal is apparently geared to protect.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

The additional step of including a mandatory form complicates the currently seamless proces of setting up a deduction.
The agency is already unable to process it's backlog. The proposal of the additional mandatory form puts more pressure on agency staff and, worse still, adds "processing time" to one of the few systems that can be finalised without, often repeated, follow up calls by consumers.

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

This is one of the few proposed changes that will be valuable to some, perhaps even many consumers.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

This is one of the few proposed changes that will be valuable to some, perhaps even many consumers.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

Better use of resources targetting problems that affect more consumers.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

It needs to be iterated and reiterated that the degree to which the entire proposal affects such a limited number of consumers is not relative to the resources used in its undertaking.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Another example of the few sensible changes.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Yes.

The agency has wasted resources on an issue that is not even talked about in the circles of families who are struggling.

$1.7 billion of child support debt is outstanding in Australia.
Child support debts directly affect the Family Tax Benefit of the receiving parent, and therefore, the children involved.

Services Australia is not shy about slapping debts on individuals under the poverty line, often due to internal errors and sometimes even incorrectly. For a system with so many mandatory forms, there seem to be problematic processes that cause serious problems

to many australians.

Centrelink misinformation and wait times have been increasing exponentially for years now.

The agency deserves no applause for using its resources to implement systematic changes that reflect neither the biggest flaws in its processes, nor the processes that effect larger numbers of consumers.

It's evident that the agency did not seek input from consumers on which issues need addressing, because without surveying anyone, merely by scrolling the vast number of Facebook groups that focus on problems/assistance in relation to Services Australia, this proposal does not address any of the issues that are problematic to more people.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses

3. How would the removal of the Service Reason/s affect you, or your business?

I do not sufficient funds in my bank to pay for a funeral or other things.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- Ambulance services
- Medical services and equipment
- Disability and community services
- Veterinary Services

- Home care and trade services

How would the introduction of mandatory conditions affect you, or your business?

Being able to pay for such items as I do not have any savings

Are there any other conditions or suggestions to further support customers using Centrepay?

Being able to pay for health funds through centrepay would be excellent

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Being able to pay for funeral and other expenses such as medical that are not covered by Medicare

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

Not being able to pay for any arrears would make it difficult

Are there any other changes that could help better protect and support customers?

Being able to pay for things like health funds,insurances , vets bills etc would be helpful

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Food Provision (non-remote)

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Education expenses
- School nutrition programs
- No interest loans
- General community housing loans
- Ambulance services
- Medical services and equipment

- Disability and community services
- Veterinary Services
- Home care and trade services
- Transport services
- Provision of Food: remote and very remote community stores

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I am happy with the support in these areas that centrelink provide I would not support any proposed changes as they are very helpful

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

How would the introduction of mandatory conditions affect you, or your business?

I use centrepay to pay my rent and bills fortnightly.
I have used this service for many years.
I do not have a rental lease where I currently reside and an on a periodic lease. So a Start date and end date would be impossible for me to provide

Are there any other conditions or suggestions to further support customers using Centrepay?

I do think it should be available to the Centrelink customer to be allowed to cancel a centrepay deduction if they wish too.
I've experienced first hand the unpleasant of multiple deductions in a month because I had to wait for a government agency/company to cancel from there side my deducation

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

All Centrelink customer's should be allowed to cancel or vary any centrepay deduction they currently has in use

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

Customer's should be able to cancel a centrepay they have in place at there choice
I have been placed in a position of hardship due to bring unable to cancel an existing centrepay that was no longer required

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

This was our only hope to get Basic furniture on instalments.Now that this service is removed, our household is going to loose access to new furniture Electronics items.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Home care and trade services

How would the introduction of mandatory conditions affect you, or your business?

Would have to reset again and again as sometimes we miss the regular payments due to stopping of centrelink payments

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

We wouldnt be able to update our mobile phones ,as we never get approval for a post paid mobile plan from the mobile phone providers.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

i'm sure it would impact almost every single person using centrepay for these services how else do we pay

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Court fines
- Infringements

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Just worried the company or business you are paying add these fees to your payments.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Please don't remove any businesses that provide essential services. Make changing or cancelling your centrepay deductions easier to change online.

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Remote

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Savings

3. How would the removal of the Service Reason/s affect you, or your business?

It would make some services unavailable. It would reduce my capacity to participate in society with removal of vehicle rego etc

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Education expenses
- No interest loans
- Medical services and equipment

- Disability and community services
- Home care and trade services
- Court fines
- Infringements
- Legal services

How would the introduction of mandatory conditions affect you, or your business?

Make them inaccessible

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Makes inaccessible due to limited finances

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental

3. How would the removal of the Service Reason/s affect you, or your business?

It ensures that selected items ar provisioned for payment and therefore, ensures the payments are made and furthermore can relieve stress when, for example, motor vehicle registration remains paid and current.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Prefer not to say

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Employment Expenses
- Savings

3. How would the removal of the Service Reason/s affect you, or your business?

I was unaware these services were available through Centrepay
Had I known, I would definately have used them

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Court fines
- Infringements

How would the introduction of mandatory conditions affect you, or your business?

I agree with this safeguard

Are there any other conditions or suggestions to further support customers using Centrepay?

I was unaware these services were available through Centrepay

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I hope there is costs breakdown, and assessment of additional fees e.g., administration, processing, etc.

I've seen this with accommodation & services
e.g., $515 = $500 rent + $5 (1%) bank processing fee + $10 administration fee

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Probationary period & review, external assessment, client/customer feedback

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Per previous

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

A limited renewal period & new authorisation required if conditions/costs change

Are there any other changes that could help better protect customers?

Provision to place hold payments (by client or approved third parties) under circumstances of emergency and/or hardship e.g., disability, hospitalisation, disaster events, etc.

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Dedicated service line
Not just complaints, but helpline to navigate the service

Centrelink often does not connect
And complaints is inefficient as a helpline

Do you have any further feedback on the proposed reforms?

Goodluck to you all
I've seen this service unburden vulnerable people (and those who support them) of severe financial stress & hardship, liability & time-consuming bureaucracy
Hope those who weaponised it don't destroy the tool
I actually hope it expands, with greater transparency, funding & public education

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

Individual

Where are you located?

SA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Savings

3. How would the removal of the Service Reason/s affect you, or your business?

I don't agree with putting limitations on how long deduction arrangements can be in place, or requiring set target amounts to be in place for any new deduction arrangement. Deduction arrangements will cease as soon as either requirement is achieved. Especially with housing as it will be hard to reinstate a new period if I forget it's a set and forget so I know my rent gets paid with no ending and that's the same with my electricity and my daughters school fees to her school. Don't make things harder than what it has to be.
I know how to stop anyone of those Centrepay deductions at anytime that is way easier then to go out and new deduction in place for the same thing as I've lived at my unit with my daughter for 14 yrs this is my forever home and it's is something I never have to worry about and exactly the same for the electricity and school fees and nils loans. I don't need more stress added to my mum life with this.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Education expenses
- School nutrition programs
- No interest loans
- General community housing loans
- Medical services and equipment
- Home care and trade services
- Court fines
- Transport services

How would the introduction of mandatory conditions affect you, or your business?

I don’t agree with putting limitations on how long deduction arrangements can be in place, or requiring set target amounts to be in place for any new deduction arrangement. Deduction arrangements will cease as soon as either requirement is achieved. Especially with housing as it will be hard to reinstate a new period if I forget it’s a set and forget so I know my rent gets paid with no ending and that’s the same with my electricity and my daughters school fees to her school. Don’t make things harder than what it has to be.
I know how to stop anyone of those Centrepay deductions at anytime that is way easier then to go out and new deduction in place for the same thing as I’ve lived at my unit with my daughter for 14 yrs this is my forever home and it’s is something I never have to worry about and exactly the same for the electricity and school fees and nils loans. I don’t need more stress added to my mum life with this.

Are there any other conditions or suggestions to further support customers using Centrepay?

Call or access your Centrepay deductions via the app and manage them yourself. This is very easy.
If in doubt ask for help!!!!

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Most departments like schools add the transaction fee charges to what you owe them anyway. So if this fee is waved for community housing rental payments or school fees they should be waived. That 0.99cents every transaction at 3 or more transactions per fortnight is a lot for families and singles over a long period of time. Every cent counts!

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

Yes this will impact me as my Centrepay deductions via my rent as I always set up more then required so in case of rent or bond arrears occurs then I'm paying it off at a pace I can afford and manage. If I got an arrears notice of any sort there goes my peace of mind and stress levels to the max because I'm now left with a lump sum they are now harassing me for that I don't know how I'm going to pay it.

Are there any other changes that could help better protect and support customers?

Use the app or call or go in to Centrelink and make the changes yourself…
If in doubt go ask for help.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

I want to be able to control my own payments and talk a plan out with my own utilities company and make a plan.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

This will impact me greatly as I must have large credit on all my accounts as to feel secure and no anxiety triggers over how am I going to pay if something changes with my budget I can handle not paying utilities for a few months because of the credit I have due to Centrepay deductions which in turn gives me freedom if need be.

Will this have an impact on you or your business?

Yes

How will you be affected?

This will affect me greatly as I must have large credit on all my accounts as to feel secure and no anxiety triggers over how am I going to pay if something changes with my budget I can handle not paying utilities for a few months because of the credit I have due to Centrepay deductions which in turn gives me freedom if need be.

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Just leave it alone so that people like me who like to be ahead can be!

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

I live on Centrepay deductions meaning the deduction I have in place are paying for the 4 major bills in my life and have been for 14 years or more. Taking this away takes my freedom to pay extra and I don't have to manage that money or even see it in My account because if it went in my bank account instead of to my utilities or rent or school fees I will spend it and then I have no freedom any more and I would be homeless with my child!!!!

Do you have any further feedback on the proposed reforms?

Just leave it alone it works well for a lot of mums like me that have too much to deal with already and don't need the added stress of wondering when do I need to pay for my electric bill or did I pay for rent. Oh no I missed paying that bill cause the Centrepay date ran out… oh no I'm in arrears how did this happen and how do I pay it off this could have been managed easily if I could have incurred some credit… no more oh no if we can Centrepay with no end ate for my electric bill cause it's a nice little bonus at the end of the year or a few months of not needing to pay during that busy and expensive Christmas time where stress could have been avoided.

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

3. How would the removal of the Service Reason/s affect you, or your business?

unable to get household equipment any other way

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

make harder to get household items

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

Increased support with rental arrears in study off periods

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Remote

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Prefer not to say

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Social and Recreational Commitments
- Household Goods Lease and Rental

3. How would the removal of the Service Reason/s affect you, or your business?

I have been using centerpay for 10 years on storage and travel to drs

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

The time limit as I used it for paying off fines,I am not sure if I still am paying or reached the limit,so it would be good

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

No

Are there any other changes that could help better protect and support customers?

Max Amount to come out and time finished

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

How would this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

No

Do you have any further feedback on the proposed reforms?

Only limit and times would be good

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

Individual

Where are you located?

TAS

How would you describe the area you live?

Very remote

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Basic Household Items
- Employment Expenses

3. How would the removal of the Service Reason/s affect you, or your business?

The cost of replacing core household items would be beyond my ability to manage without this. Items like refrigerators, washing machines, dryers and stoves especially.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

The increasing reliance on mobile phones means that this is critical in many cases and the ability to replace an ailing, broken or lost phone using this service is important.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

I'm in Kingaroy, I can't seek financial assistance for roof damage, leaking ceiling and make safe tarp currently on roof. Carpet had to be removed 26/03/2025 is when we had buckets of water coming into to my daughters ceiling. Apparently Kingaroy isn't stated as town to seek emergency assistance

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

Add Kingaroy to disaster help

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

Carer gor daughter

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

How would this impact you or your business?

Not working atm

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

I would not be able to get new furniture and white goods without centrepay. It helps make items affordable

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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?

No

Are you a Centrepay customer?

No

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Community group loans
- General community housing loans
- Infringements
- Transport services

How would the introduction of mandatory conditions affect you, or your business?

N/A

Are there any other conditions or suggestions to further support customers using Centrepay?

Applying the suggestion for target amounts or end dates would help stop overpayment once payment is complete.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

There may be some services allowing centrepay to make deductions that aren't available through external services.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

N/A

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Unfortunate but the fees can't be helped. It may deter customers from using the service or stretch their affordability.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

i must now be subject to the terms and conditions of utility providers regarding payments.

Are there any other changes that could help better protect and support customers?

N/A

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

N/A

Are there any other changes that could help better protect customers?

N/A

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

N/A

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

N/A

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

N/A

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

N/A

Do you have any further feedback on the proposed reforms?

N/A

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

I struggle.more to pay these items. Its alot eaiser for me to have them deducted before my pat hits the banks and its paid on time and I dont notice the amount missing if this was to occur then I'd be in more fincial difficult for me. I become alot more stressed as this service for these item are not just getting households their items of requirements and the businesses know they will get their money. Please and I beg n pledge do not do this to us aussies who struggle and find it alot eaiser to pay this way. Please do not do this to us.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I know its being paid and sometimes money comes out of accounts unexpected and leaves u with a debt. Come on really. This is helping so many australians.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

How will the new business approval process affect you, or your business?

Money coming out of account makes it harder to bidget

Are there any other changes that could help better protect customers?

Just leave it alone its working fine now. But why are we being charged a dollar for using it a free service. I can prove it's a dollar and ive been copping since I started centrepay

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

No fee is needed we are all struggling now being hard to live with price rises.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

Will lose alot of centrepat customers as it eaiser for everyone to use centrepay

Do you have any suggestions in relation to business obligations?

No fee charge.

Are there any other changes that could help better protect customers?

We are protected and happy

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No payments must be handled the right way

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

Loss of customer and alot of customers use centrepay

Are there any other considerations or suggestions you would like to put forward to better support customers?

Keep it the same its working.

Do you have any further feedback on the proposed reforms?

Not worth while destroying businesses and thats what it's going to do

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Prefer not to say

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

Prefer not to say

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

3. How would the removal of the Service Reason/s affect you, or your business?

I pay my water usage and white goods and power with centerpay not been able to access these will make it very difficult for me

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

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Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Prefer not to say

Are you an Aboriginal or Torres Strait Islander Australian?

Prefer not to say

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

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Savings
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

Because being on low income removing the centre pay services will impact our needs in households expenses and our personal needs such as food provisions and house house essential that help us low income families to be able to afford to get items through centre pay as most people cannot afford to pay outright purchase on items we need to get by,car registration is important to us as well because we car to be to attend appointments at job provider and hospital and take our children to school and look for work without centre pay services life for low income families or individuals would be very hard and not pleasant and it will also increase crime for people who cannot afford to pay for their personal household needs centre pay had made a difference in families

and individuals lives that we can rent fridge, washing machine and get food provisions to feed families because the costs of living is getting very high it take half of your income if you buy or pay for essential outright especially if you on low income from Centrelink you won't have enough leftover to pay for medication if you have disability so please do not remove the centre pay services and most companies make it affordable price for us customers on low income to help us afford something meaningful in life it helps their businesses grow as well there are good businesses out there that helps families and individuals meet everyday need on affordable rent to buy or keep for house hold needs and food provisions otherwise if there is no service to cater for our needs crimes will get even worse and out of hand I use the centre pay services I find it affordable and flexible to meet my needs to be able to afford things that is important to my me and my families without centre pay services it will make people lives difficult and will cost most companies to shut down,job losses because there is not enough customers we should be able to have the rights to use centre pay services for a very long time just like the bank charges fees on customer for their services etc...

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

We will not be able to use wide variety of services because we don't have the flexibility to use other companies if there is a proposing the expansion to the excluded expenses as a regular bill-paying services only to better support us customers we should be able to use centre pay services for wide variety of bill paying services such as rent to buy items etc.car registration,and businesses will loose customers because their services will cut back if people don't have access to use centre pay on a wide range of services to make business grow and stimulate our economy.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

As long as businesses offering centre pay options as a suitable ways of affordable services to customers and maintain some guidelines to protect their customers when using centre pay services to strengthen relationships between customers and businesses respectfully and responsibly.

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Yes fees charges will deter businesses to allow customers to use there services to pay bills and purchasing goods and it will affect us customers to can't access proper service to afford essential of living.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Yes we customers should be able to make changes in our centre pay deduction like updates repayment and change deduction or cancel payment I've noticed we are not allowed to make changes with our centre pay for rent after all it's our money that's getting paid to us customers so we should be able to do flexible adjustments on our centre pay services payments deduction.not restricted us from alter our centre pay for rent through housing otherwise everything should be done through a form for a target amount so that we don't have too much coming out for centre pay when it's not necessary to take too much out from us customers

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

As long as there suitable changes to improve customers from getting blacklisted with affordable repayment through centre pay Afterall centre pay made life better for all customers when there is no other services available where would vulnerable customers be if there is any services like centre pay systems.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

There should flexible compliance requirements set out for centre pay terms but as long as it always protect the customer from false claims against customers

Do you have any suggestions in relation to business obligations?

I suggested that business should make it reasonable to customers to use their services without putting us customers in blacklisted and arrears like give us an option if we agree on certain terms between us customers and businesses because businesses have an obligation to make sure they trust us to work with them without getting pressure to penalize us customers when they not satisfied with us customers to add fee charges because we using centre pay services to help take the pressure off our daily living costs not to be taking advantage of us customers the wrong way it's about being fair and reasonable we help businesses grow they should make it reasonable for us customers as well at the end of the day it's about partnership and services for anyone who needs support to take the pressure off.

Are there any other changes that could help better protect customers?

Yes we need some changes where we can adjust centre pay ourselves if we not satisfied with businesses fail to comply with us customers and maintain responsibile services to help us customers keep up with our obligation and make sure customers are protected from scammers stealing our information for their financial gain and be able check if the business we dealing with is registered with Centrelink for us customers to use centre pay.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Yes most time when we try to get the refund from a business we overpay they say we can't get refund they can claim the refund because we sign the contract that say the businesss have the rights to retain funds due to reasonable cause when we customers thought we sign the contract to purchase the goods on certain terms when the terms is up or fully paid we should get the money back we overpaid because of incorrect payment and there should be a emergency contact listed on our contract if us customers cannot be reached so that the business can reach us customers without any hassle.

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

We customers should have the rights to get our funds back due to incorrect payment and not be charged a fee to have our refund paid back to us customers because businesses have an obligation too about being responsible and honest when dealing with us customers.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

My complaint is that most businesses charge too much because they think centre pay is sufficient to get more money out of us customers on low income but it should be a system that works to support vulnerable customers to take the pressure off our daily living costs and with reasonable terms.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Customers should be able to have the flexibility to do adjustment on centre pay with reasonable terms and within our budget not charge us overboard to satisfy someone's ego in the business just because it's centre pay services it doesn't mean the businesses can override our obligations it should be an understanding that business and customers should work together for the benefit of everyone.

Do you have any further feedback on the proposed reforms?

My hope is that centre pay services will remain as part of the community and continue to support vulnerable customers but they should be compliance requirements to make sure it's a safe service for all involved and this reforms will be a good start to make sure everything will run smoothly for the benefit of everyone and not to remove the service we needed the most..

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

It is important to always remember Centrepay is a one of its kind brilliantly designed system. The whole heart of Centrepay is to ensure that rent is paid, internet is paid, fines,to ensure people are able to them off and once paid automatically stopped. Electricity and water bill. Essential reliable safe and in control of your financial situation was and still is the whole heart. I utilise Centrepay and have utilised it for all of the above.

It shouldn't be opened to business' as such however being able to pay your mobile phone bill is also a part of essential. I use credit thus I would use it if I had bill system. It should be limited to the top 4 telecommunication outlets.

I really appreciate you letting me have a say, I enjoyed it.

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

I would gladly pay a fee to have the bills paid for thousands of Australians that is seamless and never ending. Bills and essentials will always be financially a part of life. Electricity, water, internet, house mortgage loan payments. It is brilliant for essential business's to be on board. A person gains financial control and the business isn't chasing late fees. If a bill is not paid it gets more added to that bill, it soon becomes a awful financial situation for the payee and the business is spending money on adding the late fee.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

A business would have a place on the centrepay business list. If they do it is for bills that are mandatory to everyday life, water, electricy, internet, mortgage repayments, telecommunication. If a business is going to be acceptable to Centrepay it is connected to having to pay off a bill, make regular payments for mandatory bills to ensure paying future bill in 3 months off. Pay off fines via the Government and Centrepay.

If it is going to be used for swapping business's or to pay off a loan, not including mortgage payments etc. I still support the form however it is put through the regulatory process of Centrepay.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

If a customer is in arrears on their rent that would somehow reflect the fact that they were not paying their rent. Bonds prior to occupying the accommodation you need to pay 4 weeks upfront. I used an Advance payment to go towards the bond. Rental assistance is a great help for renters.

I would suggest making the rent payment non-negotiable. I have adjusted my rent giving circumstances financially that week. However I would be able to adjust to having my rent locked in. It is important not to forget what this special system was designed for. It is to protect the citizens of Australia to ensure they pay their rent, pay water and electricity for humane conditions, the internet has become a necessity too for most households.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

It is very important to not lose sight of what Centray is all about. If a final utility bill and or any bill with a barcode they are able to go to post office and pay if off via scanning, paying the installment and getting receipt each time. I think those transactions can be omitted from Centrepay. People are capable of going to the post office and paying a bill off.

Centrepay is for mandatory living expenses which are being paid on a regular basis and will forever be there. It is also about business's being able to have the bills paid on a regular basis and or paid off.

An advance payment offered to customers via Centrelink is another option for customers to pay off a $500 bill. Centrelink offers 2 advance payments and your able to get another one after the advance payment has been paid off. The repayments are limited however reasonable to ensure you are not left without. I have utilised advance payments for pink slip/registration.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

If a business in allowed into Centrepay those proposed obligation and compliance requirements set out in the Centrepay Terms of Use are spot on. If a business isn't willing to meet said requirements is not worthy of the centrepay design.

Are there any other changes that could help better protect customers?

Limiting and not succumbing to a business trying to convince you they should be listed. It is a very special list for very special reasons. We need to not forget it is for financial control meaning you have a roof over your head, water to shower/cook/drink, and electricity to stay warm in winter and cool in summer.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

A person irresponsible to their individual expenditure and or payment options weekly or fortnightly. It is imperative we do not baby a customer by spoiling them with such luxeries. Overpayments are their lack of control of their financess.

Centrepay is not a babysitting service individuals are responible for their lack of interest in what has been overpaid.

Centrepay if there for financial control not financial babysitting service. It is wholey and solie on the customer for allowing overpayment to happen.

That is why it is important to ensure business's on Centrepay are a part of a minority of what a person needs to live, accommodation/rent/electiry/water/telecommunication.

Option is to pay off at post office using bar code provided by business on the bill. If need be go to bank where payment coming out of and ask them to stop payment. Financial responsibility.

This is why if very important to keep centrepay in the realms of what it was designed for. No use having financial freedom and control if your not keeping an eye of your payments.

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

It is select service that is designed to keep citizens/customers with a roof over their head, water, electrity etc. It is not designed to regulate customers spending habbits. Customers need to be held accountable for their indvidual financial circumstances.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

There are always going to be someone complaining, however, it is a cleverly designed system that puts Australians in housing and being able to pay bills. If a business is complaining and or a customer, it can be handled using the Centrepay Terms.

Centrepay is not built to deal with customer/business squables, it is not the messenger, it is not peace keeper.

Centerpay is all about financial control and keeping households/customer lives afloat in the best way possible.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Businesses, if accepted into the Centrepay system have the opportunity to have the bills being paid off on a regular basis and consistently. The benefit for both customer and business is mind blowing. As a business cash flow, customer peace of mind your paying it off and if lucky not incure a late fee.

Do you have any further feedback on the proposed reforms?

It is absolutely fabulous. Thank you for the opportunity. Centrepay has given me and my 2 children the opportunity to have peace of mind that my rent is paid, water and electrity.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

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Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

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Yes

Will this have an impact on you or your business?

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Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Savings
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

Happy with centreline services as they are

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Are there any other changes that could help better protect and support customers?

Services are fine as they are

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Centreline services are fine as they are

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

Individual

Where are you located?

SA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

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Do you have any feedback on the draft mandatory Deduction Authority form?

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Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items

3. How would the removal of the Service Reason/s affect you, or your business?

There are good things that come with household good leases and rentals with basic household items as I had a fridge the broke down last year and had no money to afford to buy one outright and had a household good agency state that centipay was available for me to be able to get a new fridge so I believe you just need to strengthen security around family members or unauthorised people putting on unauthorized leases but I would have been lost and never have had the money to buy new fridge with my three children and i

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I am renting good through a lease without it I would never have got the fridge for me and my three children

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

What about for us pensioners having a waved fees

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

6y6t5555

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

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?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Basic Household Items

How would the removal of the Service Reason/s affect you, or your business?

I want more options for Centrepay, not less. It's frustrating not being able to set up payments when you are on a limited income. Centrepay is the best option to pay all expenses.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Phones are essential and vitally important. In an emergency it's a great option to replace a phone

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

makes it difficult to set up deductions

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

I should be able to set up a deduction without having to fill out a form

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Give customers more options and flexibility, not less. Customers should be responsible for their own budgets etc and do not need overreaching governments treating us like children

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

We should have the option to keep paying a debt if we want

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

They seem to be protecting customers

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Refunds should be immediately paid for incorrect payments

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

I want more options. Responsible customers should not be punished because of a few customers who can't look after their affairs. The customers who can't manage should have to contact a customer service officer to set up Centrepay deductions. Other customers should have more self service options.

Are there any other considerations or suggestions you would like to put forward to better support customers?

I want more options. Responsible customers should not be punished because of a few customers who can't look after their affairs. The customers who can't manage should have to contact a customer service officer to set up Centrepay deductions. Other customers should have more self service options.

Do you have any further feedback on the proposed reforms?

Don't use reforms as a way to limit options for customers. It's not fair if we lose certain Centrepay options because a few people can't manage their finances. Government seems to be constantly overreaching to 'protect' people whether we want it or not. This protection generally results in a loss of rights or options.

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

How would the introduction of mandatory conditions affect you, or your business?

It would stop people being taken advantage of from business who know they have well and truly been paid if there is an end date put in place rather than an on going payment . Depending on what the center pay payment is .
Like I use it for rent ,gas and electricity well all of those don't have an end date until I inform centerlink or change my address, but other things most definitely have an end date like fines and white goods and they need to have there last payment date included in the centerpay payment when it's being set up. Centerpay is a godsend for lots of people who otherwise would probably never be able to buy new products for their home without centrepay to help them and I know this because it has helped me more than once. But I would love to see veterinarian services available on centerpay as I have

cats and a dog I keep with their health and injections but if anything major happens it would be nice to know I could still pay for it and dental costs would great I need new teeth and can't afford what the dentist want to charge outright but could possibly pay for it fortnightly with my payment. Also funeral costs are another great idea aswell. Ceterpay really is a great product probably one of the best things to come from the government ever but if I may make a suggestion here to make both landlords and tenants happy may centerpay compulsory to all people on payments who have to

private rent it makes the landlords happy because they know they will get their rent and in return it makes the tenant happy because they are secure in knowing they have some where to live it will cut down hopefully on more people becoming homeless and also if they pay their bills they same way gas,electricity and water then they know that whatever money they have left they can do with what they want knowing they are secure. That's are win ,win for everyone then. I understand you have to workout what that would cost but whoever is reading you would have to agree homeless in this country costs a lot more than that. I also about being homeless I was homeless in this country when homelessness was just something people thought happened in other countries and know I am not an old lady either. Anyway I hope this helps.

Are there any other conditions or suggestions to further support customers using Centrepay?

Please just make it clear so it's easy to understand for everyone

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Well I have never used it but if I need to use the service to pay rego I would like to.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

I had a situation where my parents were evicted from their home because the owner wasn't happy they were $4 behind in there rent because she didn't want to pay the fee so evicted them for . We tried to explain over and over that centerlink took .99 payment but she wouldn't have a Barr of it harassing my parents day and night by phone and knocking on their door to my mother cried for $ 4 dollars not even the agent or the police could stop her as she said in her eviction notice you are behind in your rent and she wanted it . So I learnt to just the fee myself but I think the fee is applicable and perfectly fine. Unfortunately for that landlord she rented out her house to a couple who paid her a month rent and it took her 3 months to get them out and when she finally did it also cost her $ 10,000 dollars to repair her property due to the damage caused. She offered the property back to my parents and was happy to lose the centerpay fee after that but my parents refused to return as they had already moved into another home where the landlord was was to pay the fee as long as the rent was paid on time and she learnt her lesson too that having her rent paid by centerpay wasn't so bad after all considering her next tenant's both worked.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 ‘Form of deduction authority’ impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

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No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

I believe all centrelink customers who rent, should have rental and utility payments deducted as mandatory payments. This would reduce individuals becoming homeless and in arrears. I myself have used centrepay for these payments for many years and have never missed a payment.
At the end of the day I know I have a roof over my head.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Make centrepay for rental and utility's compulsory.
Far too many centrelink customers think because they receive a payment, they expect things for free, but it doesn't work that way. They think because they receive a payment they don't have to pay rent or utilities and then find themselves homeless and they wonder why. It's not just them that suffer it's also the property owners.

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

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Do you have any feedback on the draft mandatory Deduction Authority form?

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Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

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Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

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No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

It wouldn't affect me but for irregular payees of regular household bills should be automatically paid directly to the suppliers, without enabling the disadvantaged with temptations which are far to easy to abuse....

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

As above

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

Guaranteed payment

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

Non payment keep deductions active until arrears are finalised

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

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Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

WA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Savings
- Food Provision (non-remote)

How would the removal of the Service Reason/s affect you, or your business?

I use centrepay as a budget tool. I pay an affordable amount to any bills etc I can so that I can set and forget and not have to worry about my bills. By paying a small amount each fortnight I dont have to worry about big bills as they come in.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

There should not be fees. it should be encouged for people and businesses to use centrepay to help people manage their money.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

not a business but again centrepay is a tool to help people manage money and bills by not letting people use it when they need it the most seems counterproductive.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

I pay all household bills using centrepay

Are there any other changes that could help better protect and support customers?

I work full time and get family tax a & b. all people who receive payments should know about centrepay. I have told others about it who did not about it. it should be explained to all centrelink earners about centrepay and the benefits

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

I pay my car rego monthly out of Centrepay

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Court fines

How would the introduction of mandatory conditions affect you, or your business?

My court fines change all the time so it would make it a lot harder to add my fine if there was at target

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I pay my phone bill on Centrepay

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Funeral Expenses
- Savings

How would the removal of the Service Reason/s affect you, or your business?

It would make it more less helpful in managing my commitments for essential needs

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

That this proposal is vitally important to anyone and everyone to ensure protection.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Hopefully there is no delay in setting up the Proposed Reforms

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

Individual

Where are you located?

SA

How would you describe the area you live?

Regional city
or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses

How would the removal of the Service Reason/s affect you, or your business?

Having Centerpay it helps paying things slowly and knowing that it's getting paid with the clear mind that I can met other ends of bills / shopping and other things.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

This could help in more ways than one for those who are struggling, phone bills , and other bills are high ,and it's important to have a phone running , so allowing to have centerpay to help would have a clear mind for those to have get it paid with a clear bank statement , and those who can't afford it to be able to have one

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

Yes as the person with with payments /!; should take responsibility though it can't always be blame on the person , we call and made arrangements to help with payments and we give trust to the company to help and make those arrangements correct and on time , as an individual to keep up and check if everything is going ahead to plan is just an extra stress that is needed .

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Services should call up / message an confirmation before devices starting - updates on payment on how much left is oweing - when it's finished

-

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Remote

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

Does "At a Service Centre" include a Services Australia "Access Point"

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items

How would the removal of the Service Reason/s affect you, or your business?

I only recently learnt of the many more options available to me through centrepay, as a busy sole parent of two children both on the spectrum I easily forget upcoming bills and the one I forget the most is my registration for my car which even at a subsidised ammount impacts that week where I have to pay the registration for 3 months drastically, although a small amount of money I was just about to set it up via centrepay so I no longer have to think and try remember to save the money as my life is extremely hectic and busy especially recently being relocated due to severe DV, I am finding myself very forgetful so I was very excited to hear I could utilise the centrepay for my car registration which is a vital part of our safety plan to have a car, within refuge u forgot twice to pay my registration and received a copious amount of huge fines at 900 plus dollars, I also have autoimmune issues and mental health issues like CPTSD that contribute to being very forgetful so having the option for centrepay for registration is important for us now because I can go about our life and many therapy and allied health appointments without the sudden oh no the registration is due and I don't have the money especially with the car being a part of our safety plan. I do like the idea of us being more protected and the idea of being able to purchase technology because that's very important for education and our safety as well so I think that's a great addition but I also can't afford to replace a large item if it just suddenly stops working and have for many years used leases goods where I have not had to worry about the money being

paid for them as it comes out of my centrepay so it is one less stress to think of or try remember. I think that removing that will result in alot of people on low income losing their leased goods. I think it should stay.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Forgetful to pay bills and registration resulting in loans loaned goods like fridge etc and high fines for no registration as explained in earlier question

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

I think being able to pay your rent via centrepay is the best option and should be available with every form of rental so people can't fall behind in rent and lead to homelessness, I've used centrepay for my rent for years and I would never stop using it. It is a fantastic way to stay secure in your home and know the rent is paid on time and up to date.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

This is fantastic again being able to utilise centrepay for all utilities being old ones or current would be amazing and beneficial especially for payment plans where you can

some times forget to pay and it ends in the plan having to be reinstated and alot of time on the phone to utility companies setting it back up, again another great way to keep the electric and gas on without worrying about receiving a massive bill or resetting up payment plans you've fallen behind in

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

I love being able to use centrepay and would use it for every incoming bill I had if I could from internet to gas and electricity, leased goods, school fees and things needed for school, a whole variety of things so I know things are paid and there is less suprise bills that affect the week or fortnight depending on what pay you're receiving,i.e paying registration on small week versus big week payment

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Reminders that their Centrepay deductions were ending 2 fortnight's ahead of the proposed end date so we as consumers can be prepared or make any necessary changes needed prior so we don't waste time chasing up or losing funds

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

The Centrepay fee for businesses will get charged onto customers for business to have available

I think Centrepay should be free for business to have this service available

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

I think that not allowing customers to stop their Centrepay anytime until Centrelink contacts the accomodation such as rental agent etc has agreed that all money owed has been paid

So if a customer owes money to an agent but stops their Centrepay payment prior to payment being paid resulting in a debt

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

People with intellectual disabilities may not understand fully or feel rushed that they have to sign and agree to forms fast

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Make it simpler such as a visual list of dates and payments rather then just in words

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

It would be nice to get a response in an appropriate amount of time rather than nothing and leaving customers feel unheard or not listened too

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Consider the elderly and those who haven't learned how to budget properly they rely on Centrepay to pay their bills

Do you have any further feedback on the proposed reforms?

I think leave it the way it is people rely on the ability to be able to make smaller payments rather than one large payment such as smaller pay for their car rego rather than one larger payment and or possibly forget to make payment altogether

I myself love knowing that my rent and water bills are always paid via Centrepay

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Court fines

How would the introduction of mandatory conditions affect you, or your business?

My concern, if l wish to change a contribution amount from my Centrelink benefit - do l have to complete new paper work for the beneficiary / or will l still be able to login in through MyGov and complete the alteration under my login to Centre link.

Are there any other conditions or suggestions to further support customers using Centrepay?

As per my above submission question.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses
- Savings

How would the removal of the Service Reason/s affect you, or your business?

Qif I wish to buy a new fridge for example this will make it harder. I f I wish to do a funeral fund it wll cause issues it will make it more difficult I meeting obligations

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

If I choose to include certain things it's restricting and making it harder to do those purchases

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

WA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

Removal of this would affect me greatly

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

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No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

WA

How would you describe the area you live?

Regional city or town

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Food Provision (non-remote)

How would the removal of the Service Reason/s affect you, or your business?

Living in the east Kimberley with the expenses, using centre pay to help buy household needs food etc has helped so taking it away will affect us struggling to make ends meet. Being able to buy the things we need for our home or food to feed our children using centre pay is really helpful.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

WA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Home care and trade services

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

TAS

How would you describe the area you live?

Regional city or town

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?

Prefer not to say

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

I think a dollar is too small, I think it should be two dollars, where the customer also pays and contributes to that fee.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

I think there are people who deliberately "alter" their Centrepay responsibilities that give themself's a a financial advantage, and therefore have a "legit" reason to blame their Centrepay being cancelled or blaming Centrelink for not honouring that Centrepay. I think, in regards to the renter part, that you should be responsible solely for paying your rent manually! Whether that rent payment amount is deposited into a dedicated part of your account where all you have to do is press a button, sign and acknowledge that this is for rent and your rent is payed, if that makes sense.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

I mean I could use it if I so wished, but at the end of the day, doesn't really impact me much.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

More of a neutral ground between all parties.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No.

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Maybe implement a common ID tag system, where a business doesn't see a customers vital information directly, but that id tag follows and ensure that the business can always get in contact with that individual regardless of their address or phone number. Having an always connected id tag that follows that particular person secured by a highly encrypted system to protect them.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Could use a system where complaints that are filled we can see the outcomes.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Make sure that they honour those agreements.

Do you have any further feedback on the proposed reforms?

Change is good.

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

Individual

Where are you located?

TAS

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Prefer not to say

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses
- Food Provision (non-remote)

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- Medical services and equipment
- Veterinary Services
- Transport services

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

WA

How would you describe the area you live?

Regional city or town

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

TAS

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

I think changes that better protect vulnerable people on Centrelink payments is necessary.
I don't know how the system could possibly negatively effect a business so the impacts of the people who are most effected need to be weighed more heavily. An independent regulator should be available for Centrelink customers to call to ensure they are supported and protected if there is any fraudulent charges ever taken from their payments.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

Why not make the form an online form through Mygov or Centrelink and that is requested from the business and then sent to the customer? Which would give the customer more time to read what they are signing. When I signed my centrepay form it was in person and I felt I did not have the time to read over such a large form. After working in disability myself I know that some customers may have limited capability and should have time at home and time in general to go through these forms in order to reduce the possibility of mistakes or abuse. They should also have the time for them to talk to someone who can clearly explain what they are signing onto in a safe and accessible way, which is why a digital form being sent and the customer given time to sign makes more sense.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

The wording of this question is very deceptive. Before now I thought this whole proposal would strengthen protections for customers but now it sounds like it's being used as an excuse to take more vulnerable peoples money away. If a customer cannot make a Centrepay repayment that means they are clearly already struggling. I can definitely see this being abused as an excuse to take peoples money. If someone is unable to pay they should not have money being taken out of their account they should be able to engage in a payment arrangement that they voluntarily pay into. The idea that this would help reduce homelessness is clearly the opposite of what it would actually do in practice. There should be more protections AND forgiveness in place for people that are unable to pay, not less.

This proposed amendment acts as if people who are struggling are not able to make their own decisions and treats Centerelink recipients like they are children who do not have the ability to make their own sound financial decisions.

Are there any other changes that could help better protect and support customers?

There should never be a case where any payments more than the originally agreed upon payment would go out of a persons account. This is not a step in the right direction and there should be forgiveness of debt and low voluntary payment plans available, not money directly being taken out of peoples account.

This proposed amendment acts as if people who are struggling are not able to make their own decisions and treats Centerelink recipients like they are children who do not have the ability to make their own sound financial decisions.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Why not have the regulator look into reducing electricity bills in general, so that people are not paying such unnecessarily high costs for electricity in the first place?

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

What are the penalties for businesses not complying with the regulations? What will be the enforcement mechanism? It sounds like it is a risk worth taking for a business if there is not any enforcement or deterrents for those who abuse that system.

Are there any other changes that could help better protect customers?

What are the penalties for businesses not complying with the regulations? What will be the enforcement mechanism? It sounds like it is a risk worth taking for a business if there is not any enforcement or deterrents for those who abuse that system.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

It needs to be more clear for customers as they may not understand the wording.

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Again there needs to be a proper enforcement mechanism when businesses don't follow the rules or this is all just pointless.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Why not have a complaints system built into Centrelink or MyGov that can enquirer on the customers behalf? If it's not working going through the business it makes sense for another agency to be able to escalate the complaint.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Are customers being considered in the transition process? Seems to only mention businesses but obviously some customers will also be effected especially if they suddenly are not receiving a service, perhaps they may not even be aware of the change.

Do you have any further feedback on the proposed reforms?

There really needs to be more community outreach by dss to ensure that people are not being harmed by these changes. The wording and mention of business seems to be the main focus of this survey and I am worried that customers are not being considered fairly in this process, especially when they are the most vulnerable and most effected. There has been too many times that changes to Centrelink are propagandized as being a good thing, when in practice they are harmful and a step backwards. I think these proposed changes are a step forwards in some ways and in others, for example arrears being taken out by force, a step backwards.
I hope my feedback and other customers feedback is considered above businesses as well, as we have the most to lose from changes to our below the poverty line payments at a time when the cost of living is higher than it ever has been.

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

Individual

Where are you located?

WA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Food Provision (non-remote)

How would the removal of the Service Reason/s affect you, or your business?

I like to have the centrepay at my local butcher due being able to have a type of savings for when they are closed for long periods of time like over the Christmas new year break I can buy bulk for the down time I know that I have money there if I over spend in supermarkets and I need another meal or 2 for my children I have money there they provide a great service

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Medical services and equipment
- Provision of Food: remote and very remote community stores

Would the proposed changes to the excluded expenses impact you or your business?

Yes

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

Yes

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Leave it the way it is

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are you an individual or responding on behalf of an organisation?
Individual
Where are you located?
TAS
How would you describe the area you live?
Remote
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
Would you like to provide any feedback on the proposed fees?
No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Funeral Expenses
- Savings

How would the removal of the Service Reason/s affect you, or your business?

These items I have chosen, not limited to those that are listed, have NOT been known to be able to be utilised under the Centrepay scheme. I would therefore summise that a great number of Centrepay users would be unaware that those servers exist for their benefit of use. I for one did not know it was available. Especially the Funeral Expenses component. Here I find the lack of customers knowing what is available to be allowed to be paid into the Centrepay scheme is astonishing as I thought it was only for rental and utilities. The three I have selected are the three main important daily life impacts people face. The heartache and headache of funeral expenses are enormous and in reality, those of us on welfare can not afford funeral expense that range into the thousands. Having this opportunity to have an outlet to pay for such an expense is life changing. In terms of savings, it is something many struggle with on their own. However, the clique of out of sight out of mind helps with navigating the customers experience with "help" when in comes to savings. In terms vehicle registration, although I acknowledge that an advancement may work for some customers when paying the registration of their vehicle, sometimes that advancement may fall outside the due date and a payment method may be required. My conclusion: These three items I have chosen where subjected because of under-utilisation. I counter-argue with the fact that not many know of option that they could use that service, I know I did not know of this and I am sure others would not know also. So I would like to counter-offer to keep these three items on the list in the foreseeable future with a review clause. But these services would

also need to be made known that they are available to Centrepay customers in the first place.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Mandatory reviews of businesses applications on a 12 monthly cycle (if not already) just as it is with customers when they are informed of their 12 monthly reminder of their Centrepay deduction schedule reviews. This would allow for Businesses themselves to review and audit their own schedules and transparent data with customers so customers are aware of any discrepancies.

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Where this business transaction fee of $0.99 per transaction applies of any business that undertakes the use of Centrepay, does it protect the customer from that be pushed onto the Centrepay customer?

Is there legislation that requires businesses that use the Centrepay service not to back charge the Centrepay user?

If businesses were to back charge Centrepay customers, this would, if that be the case, be counterproductive to helping Centrelink customers who use the Centrepay service. It would effectively mean I would not use that business because it means they are rorting the system to make money out of welfare recipients.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

IF Centrepay customers are paying their rent via Centrepay and they happen to have gain arrears (something must be wrong in this matter) then an increase in that payment to help cover any arrears via a negotiation with the lease stakeholder should be an available option, depending on the amount. Rentals are very high for many areas and struggling Welfare recipients would find it difficult to catch up on rent arrears if the Centrepay option was not available, adding to the homeless statistics.

This is why having that 'Savings' option for Centrepay customers is a valid idea. It would help mitigate many issues going forward.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

As with the previous question, having the 'Savings' item would mitigate any issues Centrepay customers would have moving forward. The scheme needs to be better promoted.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

Refer to my answer to the earlier question regarding mandatory review on business application.

Are there any other changes that could help better protect customers?

Transparency on scheduled Centrepay deduction review notifications for us Centrepay customers is a great way to keep informed and reminded of our obligations and to keep transparent and aware of any changes moving forward.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

It could also be a reverse payment due to a large accumulation of 'credit' with the business and they wish to return some of that portion. It does not necessarily mean it falls under incorrect payment.

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

In terms of Centrepay Customers being unreachable, if they are still in access of a benefit, then those businesses should be able to forward those overpayments from the Centrepay Scheme back into the Centrepay Scheme pool account with the recipients identifier so then Services Australia could then notify that customer that a certain

balance has been deposited back to their account.

Again, this does not mean it is 'incorrect' payments, it could be just a large accumulated 'credit'.

If it is the customer who is owing, then that is the negotiation that need to occur between said business and customer.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

That a copy of that complaints policy should be given when an application is made and the Centrepay customer is made aware of it and understands it.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

Refer to my earlier answer to the question regard the removal of some services. Not be made aware of the availability of using the services put myself and others at a disadvantage.

Be removing those, it removes the opportunity for those whom would not have the ability to or opportunity to help or cover themselves; ie, Funeral expenses, Savings.

Are there any other considerations or suggestions you would like to put forward to better support customers?

Better promotion of what is available and what is not available for Centrepay customers would be advantageous and help encourage self management.

Do you have any further feedback on the proposed reforms?

I use Centrepay to pay for rent, water and electricity. These are a great help to me. I am in credit with my utilities and that is how I like it. I keep vigilant on these at all times. However, I had not idea I could use Centrepay to pay for numerous of other services. That lack of promoting those other services had disadvantaged myself from utilising these services I deem important to daily life, especially those who can lease afford to pay on their own accord; ie, Funeral expense.

That piece of mind would have gone along way, especially for the aging population.

These reforms are good. However, I do think some of the more important services should be more closely looked at keeping and promoted as well as reviewed in accordance with your proposed audits and transparency checks.

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

Individual

Where are you located?

WA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Are there any other changes that could help better protect customers?

ensure as we have given you all our personal details and infornation that the Government website is never hacked and our data sold in daek web or to 3rd parties

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

I didn't even realise this was happening
what if the companies then charge the recipients of government benefits?
double edged sword

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

everyone will have different needs and circumstances

health
death
unexpected events
domestic violence

i understand the department is already undermanned and this increases an unmanageable workload but people deserve leniency as to some they must just be seen as owing money / bad debtors, but until we've walked in their shoes we have no idea

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

as i ment5in last question

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

well covered in update, more protection for vulnerable people which is always going to be a positive

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

TAS

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses
- Savings

How would the removal of the Service Reason/s affect you, or your business?

These services are vital. Not just for me but for so many others. Even.my adult children. Removing these is not going to be beneficial to all customers.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- General community housing loans
- Ambulance services
- Medical services and equipment
- Veterinary Services
- Home care and trade services
- Court fines
- Infringements
- Legal services
- Transport services

How would the introduction of mandatory conditions affect you, or your business?

Please dont take these away. They are vital services for me and so many others, please don't remove them.

Are there any other conditions or suggestions to further support customers using Centrepay?

Mandatory conditions is a fine line and definitely a variable depending on the service it won't work. Not to mention unfair on people. What if a service was reduced in price for some reason. Do we still have to pay the original price? It's ridiculous.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

As a customer, in life things happen. So taking away certain things that cenyrepay can be used for is not conductive to people ease of use. Again please do t do that.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

How will the new business approval process affect you, or your business?

There will be limited offers from businesses when you take this away. My rent is paid through centrepay so putting things like this on businesses will take the option away from people like me.

Are there any other changes that could help better protect customers?

Don't place tougher restrictions on businesses. Because this leaks its way to customers in the long run.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

I am fine with this idea. Mandatory set price is what I have am issue with.
I don't want my $250 bill through centrepay but I paid a in person payment of $40. I don't want the target to still be set at $250 because it's Mandatory.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

Having been in arrears a time or two before. I don't think removing this option is beneficial to those who actually need it. Anything to do with accommodation should be left alone and not changed.

Are there any other changes that could help better protect and support customers?

Don't take the option away.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

I'm a utility customer so this need to staybas well.

Are there any other changes that could help better protect and support customers?

Don't take itbaway

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

It may leak to the customer if you change to much but other than that it doesn't affect me

Do you have any suggestions in relation to business obligations?

No

Are there any other changes that could help better protect customers?

A mandatory obligation to provide letter or email statements per month or something as I've been paying my rent to my real estate for almost 6 years and I've never missed a payment or received a statement.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No I don't believe so

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

How would this impact you or your business?

Making a complaint through centrelink about anything is impossible. So having its own feedback line or setting up a phone line that links customers directly to centrepay itself will help then people can speak to centrepay themselves about amynissue that arise.

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

No I said what I had to above

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

I just hope you all don't change this without real proper thought for the customers not just listening to what the businesses need.

Are there any other considerations or suggestions you would like to put forward to better support customers?

I've said what I had too.

Do you have any further feedback on the proposed reforms?

Make sure you listen to what the customers want. I don't like most of the proposed changes but it would be nice if you all listened and hopefully not get rid of all of the proposed changes.

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

Individual

Where are you located?

WA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

The chemist charged me for picking up my centrepay money

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

My utilities are all in credit because of centrepay

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Medical services and equipment

Are there any other conditions or suggestions to further support customers using Centrepay?

Make loans more accessible

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

Yes

How will you be affected?

Businesses are not up-front telling you if you have a credit with them through overpayment

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Mandatory reporting of balances to customers including overpayments

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

WA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items

How would the removal of the Service Reason/s affect you, or your business?

We are a single income family due to health issues, having centrepay available to pay for my washing machine is good as I know I'm never behind in my payments and also I know that I've got a good quality washing machine that suits my large family.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

As the sole income for my family, I require a up to date mobile phone to perform my duties such as complete client notes,lodge client forms and documents. This is only achievable by being able to use centrepay to pay it as again I know it's always paid on time and I'm not behind.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Offer 18 months to make the change from centrepay to other payment options, families may require more time to ensure they can manage the options provided or if they are aged/disabled they may require assistance to ensure they know how to use new payment options as centrepay has been long utilised for them.

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Major city

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Food Provision (non-remote)

How would the removal of the Service Reason/s affect you, or your business?

I wouldn't ever be able to afford a new mobile phone. My licence would be suspended indefinitely. And loss of food

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I would not be able to obtain a new device as most devices are so expensive they are almost impossible for people like me to purchase out of pocket

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Expand the range of products and reduce the amount of exorbitant requirements behind these options

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Just refund incorrect payments

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

More accurate chain of custody

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Do something about the complaints, touch base see what you can do to help people instead of saying 'should have done this otherwise you'd be doing that'

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

Why are you,removing something that helps the people?

Are there any other considerations or suggestions you would like to put forward to better support customers?

Refine it don't remove it.

Do you have any further feedback on the proposed reforms?

By far the worst feedback form. This is more so to notify the people that Centrepay is being shut down

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments

How would the removal of the Service Reason/s affect you, or your business?

It would put extra financial stress on me. The cost of living is too high.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

I actually didn't know this was a thing.

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

TAS

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

I have been using Centrepay for my household utilities since my retirement 16 years ago. I find that it is less stressful in meeting these major bills each quarter. I'm grateful that such a service is available to me. You ask me each year whether I want to continue this service. Yes I do want it to continue until I don't need it any more.

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

Individual

Where are you located?

TAS

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

WA

How would you describe the area you live?

Major city

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Nil

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Nil

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Nil

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

Nil

Are there any other changes that could help better protect customers?

Nil

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

No idea

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

No

Do you have any further feedback on the proposed reforms?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

No other changes that could help better protect customers.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

No other changes that could help better protect and support customers.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

No other changes that could help better protect and support customers.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

No suggestions in relation to business obligations.

Are there any other changes that could help better protect customers?

No other changes that could help better protect customers.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No impact on myself.

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

No improvements to provide about obligations and rights with respect to incorrect payments.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

No additional feedback to provide the agency regarding Centrepay Terms of Use at PART F - Complaints.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

No other considerations or suggestions to put forward to better support customers.

Do you have any further feedback on the proposed reforms?

No further feedback on the proposed reforms.

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

Individual

Where are you located?

WA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration

How would the removal of the Service Reason/s affect you, or your business?

I wasn't even aware I could use Centrepay for this reason but if I had it would have been extremely useful as it is difficult to save money for larger bills such as car registration and hold that money aside not to be spent. I would have used this service had I known it was available.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Basic mobile phone expenses, Internet expenses, and funerary cover should all be allowed expenses if someone wishes to use Centrepay for this reason. These can have a cap to ensure customers aren't overspending but as a low income earner it is very difficult to hold money aside for bills and expenses when other businesses are hounding you for bill payments. Or if you are hungry and have no food.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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?

Prefer not to say

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Disability and community services

How would the introduction of mandatory conditions affect you, or your business?

Having a major disability with my back and diabetes makes life difficult enough. With the cost of physio , hydro treatments, psoriasis and the general cost of living increasing everyday , it's extremely hard to get the care I need and live to. I like being in charge of my finances and have found my own way of managing it, which I am comfortable with. When centrelink start enforcing things bad things happen and people get angry which then goes back each time to the way it was. Please leave it

Are there any other conditions or suggestions to further support customers using Centrepay?

I can't think of any. I already have centrelink deducting fines from my account, and like my own control of my finances

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Can't think of any

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

I am extremely confused with this new reform , I was under the impression that centrelink would like control over my finances , which I don't like . I like being in control. If it's not what the new reform is about please disregard my answers and comments

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

Having waited an hourand 10minutes for response I think telephone response would n I t be recommended

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

I believe this will affect me as I struggle with financial responsibility and as these payments are made on my behalf before I receive my payment it ensures my financial responsibilities are paid in accordance to contracts that I have made with businesses when supplied with products from said businesses. If this service is removed, I worry that I will fall behind on payments and therefore have trouble with securing financial support with products I may wish to purchase in the future.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I believe this will affect me as I struggle with financial responsibility and as these payments are made on my behalf before I receive my payment it ensures my financial responsibilities are paid in accordance to contracts that I have made with businesses when supplied with products from said businesses. If this service is removed, I worry that I will fall behind on payments and therefore have trouble with securing financial support with products I may wish to purchase in the future.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Basic Household Items
- Employment Expenses

How would the removal of the Service Reason/s affect you, or your business?

Would make it much harder to pay these things off as it is nearly impossible to get a loan on a Centrelink income and this is the only option that lets people pay it off.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Maybe for a mobile

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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?

No

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

I have Centrepay so I can budget and know what funds I have. It works very well. I need this in place as I struggle or budget well by myself

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

It helps to not miss a payment with so many bills to pay

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- General community housing loans

Would the proposed changes to the excluded expenses impact you or your business?

Yes

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Savings

How would the removal of the Service Reason/s affect you, or your business?

I like that things are being paid on my behalf before I even receive the funds in my account, as someone who has severe memory issues this service has been a godsend meaning I just set and forget I don't need to worry that I'm going to forget to pay something I then don't need to stress that I'm gonna lose vital household goods and services that me and my kids rely so heavily on

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

Add more things to the list that we can use Centrepay for. By allowing more businesses to use this service it then allows for more customers to access the businesses services because we are able to use Centrepay

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

I now need to try and remember to pay for items so they don't get taken away which is hard for me when I have something in my brain pressing on certain areas of my brain one of those being memory related

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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?

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

Removing Household Goods Rental not immediately affect my business as I can transfer the majority of customers to Direct Debit. I have started to do that already with anticipation of losing the use of Centrepay. But there is a number of customers who through years of bad money management habits are terrible at leaving money in the bank.
Some have already shown they are not reliable on direct debit and have failed multiple times since changeover.
Unfortunately, those customers if they can't learn to leave money in the bank, they will have to return the goods. This could be fridges, washing machines, air conditioners and other vital household goods.
It saddens us as some of these customers have been great payers for many years using the Centrepay system.
Going forward also new customers will have to prove themselves on direct debit payments before we can supply any goods. Meaning if their fridge blows up, the normal 5-7 day turnaround for goods to be delivered to approved customers will be extended to at least a month.
So taking this service will affect those who most need it.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Savings
- Food Provision (non-remote)

How would the removal of the Service Reason/s affect you, or your business?

It would impact me personally and a lot of other people that are on Centrelink for whatever reasoning.

I already struggle as it is, not just with finances but emotional and spiritual and and having mental illness aswell. No one needs more of that kind of struggle, so the removal of any of these above mentioned items, would impact on so many people's lives and not for the better either.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

Would struggle with paying rent manually so having centrepay makes this so much easier using centrepay does lower the risk of me becoming homeless. Being on a low income purchasing household goods is so much easier and affordable if and when needed for alot of people on low incomes. Without this we would struggle more and homelessness could become greater.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- Court fines

How would the introduction of mandatory conditions affect you, or your business?

I would struggle quite a bit , can do without the extra stress load . Once everything is paid via centrepay it's less stress

Are there any other conditions or suggestions to further support customers using Centrepay?

Allow it too keep happening as this is the best thing that has helped alot of people like myself

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

We benefit from this and doesn't cost us to have this paid via our payments where as a financial advisor comes at a cost which we may not be able to afford

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Leave centrepay for the people that do benefit from this

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

I use this as this a no cost to me

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

Id fall behind more in bills

Are there any other changes that could help better protect and support customers?

Make it easier and better for our low income families

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

Will affect me alot as I depend on this to pay my bills and not have to stress about being without utilities

Are there any other changes that could help better protect and support customers?

Let it continue

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

This will affect my home and living expenses

Do you have any suggestions in relation to business obligations?

No

Are there any other changes that could help better protect customers?

Continue with centrepay

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

If I was to need anything in the future for my home as in things that are a necessity I would like to be able to be able to rely on this to purchase whatever it may be

Will this have an impact on you or your business?

Yes

How will you be affected?

Struggling

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

How would this impact you or your business?

It would affect me mentally with having extra worries with making my lifestyle living on a low income as a sole carer of my granddaughter

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

Any changes to centrepay will anyone that uses it too make sure they aren't left struggling

Do you have any further feedback on the proposed reforms?

PLEASE LEAVE CENTREPAY

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Remote

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

Being aboriginal makes me feel like I don't have enough education and know about buying stuff from the big stores. I also think the white sales people don't think have the money to buy good stuff from the big stores so they don't help me. Also where I live the nearest big store is 300km away and I don't have a car and there are no buses so I can't get there to have a look at the stuff. Then the delivery fees they charge to get the product home would be so much it would make everything to expensive to buy up front cause I only get paid fortnightly from yous guys and that all goes to expenses. So having the rental companies buy the stuff from the big stores arrange delivery and talk to us nice on the phone is how me and my family have furnished our houses for over 20 years. If youse took this away from us we couldn't get any furniture cause there are no shops here in Brewarrina. If it gets harder to get stuff I would be so stressed out.
If we didn't have rental companies to help us we wouldnt be able to afford to buy lounges and fridges and stuff anyway.
By having all this stuff it help me and my family's mental health, we feel like we are a proper part of the community and can have friends and family to our house and help our culture to stay together.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

How would the introduction of mandatory conditions affect you, or your business?

Cause we rent something like a big lounge for all my family to fit on, it is a really nice good lounge, the rental companies trust us and give it to us, we set up payments for how long the agreement is like 2 years and if we had to set an end date then our payments might stop and finish without us knowing.
Sometimes we move alot and don't always update details, just forget to update details with the rental company, they try hard to get in contact with us, but sometimes they can't, so if our payments stop and they can't contact us we might get defaulted and this would hurt us trying to rent stuff and lend stuff in the future.

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Will this have an impact on you or your business?

I have been with lots of rental companies and have never been overcharged and got statements to show what I paid is same as what I signed for to start. They charge fees if theres a missed payemnts and sometimes centrelink doesn't pay me right so i get charged for a missed payment but thats not their fault its yous fault.
Now how its set up is good for us, otherwise me and my family would be sleeping on the floor. And I don't want anything to change cause we know how it all works now and if it changes then how do we find out all that and we might get defaulted cause we don't know it has changed.

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses

How would the removal of the Service Reason/s affect you, or your business?

There is only 1 person that works in our household with 4 kids.
The stoppage of centrepay would affect us extremely. Using centrepay we are able to keep on top of our electricity gas and water bills. It also allows us to get household goods under rent to own as we don't have random money just laying around to buy a new vaccum or microwave to buy.
We also use centrepay for ongoing school fees as having a child in high school having $700 laying around for a laptop that is required for high school doesn't happen.
Reforming centrepay would affect us in every possible way

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Education expenses
- Disability and community services
- Infringements

Are there any other conditions or suggestions to further support customers using Centrepay?

Just don't stop it as low income earners we rely on it

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

If this stops then we'll might as well be homeless

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

Do you have any further feedback on the proposed reforms?

Just keep it in place, there are millions of Australians this affect and will probably make alot more people homeless

Are you an individual or responding on behalf of an organisation?
Individual
Where are you located?
NSW
How would you describe the area you live?
Regional city or town
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?
No
Are you a Centrepay customer?
Yes
Would the removal of one or more of these Service Reasons impact you, or your business?
Yes
How would the removal of the Service Reason/s affect you, or your business?
Household goods lease takes away the directdebiting and having centrelink will ease my process in payments into an organisation
Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?
No
Would the proposed changes to the excluded expenses impact you or your business?
No
Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?
No
Would you like to provide any feedback on the proposed fees?
No
Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?
No
Do you have any feedback on the draft mandatory Deduction Authority form?
No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Yes, I can honestly say I have never been over charged I really rely on centrelink and I can't live without it.

Will this have an impact on you or your business?

Yes

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

QLD

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Food Provision (non-remote)

How would the removal of the Service Reason/s affect you, or your business?

Just one example would be, medical, I couldn't see my doctor, I am on alot of medication and I would not be able to afford them.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- General community housing loans
- Medical services and equipment
- Disability and community services
- Home care and trade services
- Transport services

Would the proposed changes to the excluded expenses impact you or your business?

Yes

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

Would you like to provide any feedback on the proposed fees?

Yes

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

Really makes live easier

Are there any other changes that could help better protect and support customers?

More communication with us.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

Yes

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

Do you have any further feedback on the proposed reforms?

I would like to discuss this more, with a person on the phone.

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

Individual

Where are you located?

SA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

My only thought in this regard, is regarding utility bills that may continue to be deducted in the time period between someone passing away and their finances being sorted out by beneficiaries or power of attorney.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Thankfully I have never had this sort of issue.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

This is reassuring!

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Very remote

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

How would the removal of the Service Reason/s affect you, or your business?

Household good lease rental well how would I apply for another product and especially without centrelink as I rely on this service immensely without enter link life will be so much harder to get anything in this very remote area.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

How would the introduction of mandatory conditions affect you, or your business?

Household goods I rely on rental company's to supply our product with so much ease and it makes me feel human knowing they are there to support us as individuals

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

I've been with rental company's for the past 5 years and have found this works for my life style and being so remote I have never had an issue

Will this have an impact on you or your business?

Yes

How will you be affected?

I won't be able to get my own products any more with out centrelink

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Basic Household Items
- Funeral Expenses

How would the removal of the Service Reason/s affect you, or your business?

I was in a position last year where I couldn't get my car fixed for registration purposes or register I had to let it run out I then heard of the nils program and through them was able to have repairs done and then register my vehicle which gave me flexibility for dr appointments and specialist appointments as well as emergency situations within family as well as necessary trips to supermarkets.without this service I was faced with possibly having to dispose of my vehicle and relying on just a limited bus service which doesn't accommodate a lot of these things I mentioned as well as weather I have also been in a position to use centre pay for an emergency vet bill that I wouldn't have been able to pay

By these methods it's makes small affordable payments stress-free about these occuring issues when they arise

If I needed whitegoods it is peice of mind I may be able to replace these necessary items without the stress of wondering how to afford them

They are important services that are usually usually unexpected but are a comfort knowing they are there if you need them and the payments are calculated to what is affordable and are flexible

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- Medical services and equipment

How would the introduction of mandatory conditions affect you, or your business?

I m assuming that a negative affect would be when you have an existing interest free loan or medical expenses and that if they were mandatory if a situation came up where your repayments may need to be reduced for a short period of time which would lend then the date that the flexibility will be lost and the stress and hardship of being able to not be flexible would be detrimental to its purpose the same if while you were paying it back in regular amounts and needed to add to the cost of the total there wouldn't be that freedom

Are there any other conditions or suggestions to further support customers using Centrepay?

I don't know if dental is included in medical but that would be a useful service
Ihere are services I haven't used that I'm sure would be beneficial to keep and just because a service is under utilised doesn't mean it's not beneficial a lot are very appreciated and needed

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

I'm not aware of any at the moment

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Not that I'm aware of

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

Only if it affect the flexibility of amounts of repayment and length when needed

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

With services that have been reviewed that are currently being used if needed to use or access over the year period aren't able to be utilised
How would I know if the services that I now know to be available are still there
I don't want to have to wait till I need them to find out they don't exist anymore

Do you have any further feedback on the proposed reforms?

I do worry the services that are a piece of mind service knowing they are available if needed are to be weaned out just because theyre under utilised
They in my opinion are the kind of safeguard for piece of mind if not a necessity as well as a way of being able to afford things when unexpected things arise without the stress and hardship
It does make a very huge difference

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses

How would the removal of the Service Reason/s affect you, or your business?

I can't afford to outright purchase things that are basic and needed for daily living. Or put aside money for funeral costs.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I can't afford a new phone, or an older phone when this phone or any device stops working. Paying regular amounts that I don't have to think about is good for stress on my end

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Allowing a smaller amount of regular deductions for bills like water would be great

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

This is harder to understand but Centrepay being accessible to being used with all utilities would be best. It's so hard to convince any power company to even let you pay your bills via Centrepay, or accepting part payments. They used to. Why has this changed? It's a nightmare. Especially with late fees.

Are you an individual or responding on behalf of an organisation?
Individual
Do you wish to make your submission anonymously?
Yes
Where are you located?
SA
How would you describe the area you live?
Regional city or town
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
Would the removal of one or more of these Service Reasons impact you, or your business?
No
Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?
No
Would the proposed changes to the excluded expenses impact you or your business?
Yes
How would the proposed changes to excluded expenses impact you, or your business?
Currently using centre pay for the home phone/mobile phone which is on the same account.
Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?
No
Would you like to provide any feedback on the proposed fees?
No
Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?
No
Do you have any feedback on the draft mandatory Deduction Authority form?
No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

I highly rely on Centrepay for my household goods over the years and would be disappointed to see if not available

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

How would the introduction of mandatory conditions affect you, or your business?

This relates to my household goods because I have relied on this service for years.

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

I have never had an issue with any company taking to much money from my centrelink payments. I rather enjoy the centrelink option against direct debt from the bank

Will this have an impact on you or your business?

Yes

How will you be affected?

It will make life so much harder not having this option

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

I would not be able to apply for rental products so I would spend the money that's in the bank so not able to them apply for rental products.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

How would the introduction of mandatory conditions affect you, or your business?

I would simply not able to ever apply without Household goods rental ability

Are there any other conditions or suggestions to further support customers using Centrepay?

It's so much easier to use as I have been with rental company's for at least 12yrs

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

I must say I've been renting for years and have not been in any trouble especially with my payments.

Will this have an impact on you or your business?

Yes

How will you be affected?

Makes my payments much easier to manage and I can see exactly what's happening so I know exactly we're I stand.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Yes, Aboriginal

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

I have always used Centrelink on all my rental items through out the years and find it so much beneficial to helping me manage my payments fortnightly. I would not be happy if this was removed from us.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

How would the introduction of mandatory conditions affect you, or your business?

Having the ability to rent household goods allows me to get things that I simply cant do on my own this service has been so good I continue to rent further products and I live so much better knowing this service is there especially my age now.

Are there any other conditions or suggestions to further support customers using Centrepay?

It takes away the stress for me I know I don’t have to have that stress any more knowing exactly how my payments are being made and I have never been over charged.

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Yes it will as I have never been over charged by any rental company.the only reason I get fees is due to having issues with my centrelink payments and then get charged fees.

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Veterinary Services

How would the introduction of mandatory conditions affect you, or your business?

All payments are voluntary. I like the fact money builds up for my power and water so I don't get any bills. Vet payments are there in case of emergency. Also my rent paid being disabled it's hard to get to places to pay

Are there any other conditions or suggestions to further support customers using Centrepay?

If you accrue a good balance credit you can ask for refund. Energy company where great refunding when I had problem with car. Personally think it helps people.

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

Taking away these things when it's already insanely hard to purchase this stuff isn't fair. So many rely on centerpay for these costs and the upfront cost for basic needed things like redo or a fridge just isn't reachable without payment options anymore! Removing them and even food items is showing how out of touch you guys are! This won't help this will make things even harder! And it's not ok!

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Do you have any idea how expensive mobile phones are?! Payment plans make again these things accessible for those of us who cannot get a plan on a phone due to no job due to disabilities etc. again explain to me how lower income people are supposed to be able to purchase a new phone?

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Put yourself in lower income people's shoes. Changes like these only hinder and never help. It's all about control and it's not ok! Things are already so so so so hard! And you take away the only option people have to purchase a new washing machine or fridge or phone when theirs dies. What are people supposed to do? Go without white goods? Or go without access to communication with their mobile phones?! No. It's not ok. What rich person thought of these reforms? Someone who's never had to stress over what to do when their fridge stops working one day.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

As someone who's electricity bill I very very often $1000 in credit but yet the electricity supplier keeps upping my payment it makes no sense. Even after the payment has been taken every three months my bills is always very far in credit. How are the allowed to make me pay more each fortnight when it's in credit so much?! Their predictions on cost are always vast over estimated and it's ridiculous! Sure having it in credit is great but thousands in credit is stupidity

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

I should be able to confirm or deny their increase in payments when my bill is clearly in credit! If it was in negative or breaking even sure. But when their increase is unjustified nope I should be able to say 'no thanks'.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Unless you're going to help people pay for big items

Do you have any further feedback on the proposed reforms?

It's ridiculous. Taken it away things again from the most vulnerable and making things harder is never ok. Especially things like leasing and rego. It clearly comes from someone that's never needed to use these things and has no idea!

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses

3. How would the removal of the Service Reason/s affect you, or your business?

These reforms would greatly affect my Mental Health & Well Being & my Disabilities,if these reforms are taken away from Struggling Elder Australians on Centrelink,if a house hold appliance was to stop working & we needed a new one,that's where Centrepay comes useful in paying off a new appliance,without the worry of remembering to pay for your appliance,when it's Automatically taken care of with Centrepay,I think Centrepay should be allowed for a variety of things,in saying that,I never knew about the other services mentioned that Centrepay is used for currently,many Australians are now suffering from early onset of Alzheimer's,most are still living at home either by themselves or have a carer,but all do not have these services provided to them,so trying

to remember to make a fortnightly repayment on a Fridge,Washing Machine,TV,Heater etc will be Detrimental to they're Health,I just hope the Government of the day,looks after poor People on Benifits,no matter which benifits they are on,they have a Duty of Care to look out for the less fortunate & also provide a Quality of life,after all,the Poor Old Taxpayers are funding they're wages & astronomical Pensions they receive to live a life of Luxury,my Grandfather's in WW1 & two Uncles in WW1 fought for Australia & our Freedoms,thankfully they returned home alive,but they would be rolling in they're Graves now to see Australia headed in a steep decline & Debt

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Ambulance services
- Medical services and equipment
- Disability and community services
- Veterinary Services
- Home care and trade services

How would the introduction of mandatory conditions affect you, or your business?

I wouldn't have the money to pay for some services upfront

Are there any other conditions or suggestions to further support customers using Centrepay?

I just hope the Government in power,looks at the decline in Australians Health decline & has some Empathy towards Australian People with Honest Mental Disabilities & people whom have problems with they're Memory & difficulties of being House Bound because of they're Disabilities plus our Consequences of dealing with Chronic Pain on a Daily Basis,like our Mental Health & not being good with today's Technology.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I'd Totally Forget to make Payment Installments if I needed a new Household Appliance.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Keep the Honest Businesses ongoing with Centrepay

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

It would Reduce the Burden of Remembering to make Payment Installments myself,Centrepay rids an Individual & gives them Peace of Mind Centrepay has already Deducted the Payment from they're Pension etc.

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

I suppose always make sure your Rent & Utilities are always up to date & paid for,I know nothing about Centrepay Arrears or even knew of it to do with Accommodation.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

I suppose if that happens,then businesses will be owed a large amount of money they will have to try & Reclaim.

Are there any other changes that could help better protect and support customers?

Keep Centrepay to be able to Deduct on a fortnightly basis to take an amount Specified from the Centrelink Payment to the Company that provides Power & Gas if both are Applicable,or just for Power to the Adobe being used.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

No

Are there any other changes that could help better protect customers?

No,I've already overdone my brain power to try & Understand all of the Questions asked,I don't have the Ability to Retain the Information or the Answers I have Given,which will be forgotten about due to my Mental Health & Injuries & Chronic Pain I have Received throughout my life Sadly to say.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

It will if I've overpaid for something & if I'm owed Money for a Product I've paid to much for,that will mean Big Businesses will win again in my Opinion.

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

If anAustralian Citizen has been Overcharged for a Product,we all Deserve to be Renumerated Monies lost to Providing Businessess

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

No,as I Never read Part F,I must of missed it or have already Forgotten about Part F sorry.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

I just hope Centrepay & the Government realise on how much Australian People rely on Centrepay,Centrepay is a Great way to unburden People of Payment Installments to live in our Day of Age,to know they're Bills will be paid for on-time,Everytime.

Are there any other considerations or suggestions you would like to put forward to better support customers?

Not that I can think of,my mind is Scrambled trying to Answer the Questions Of Centrepay,I just Hope I've Answered Correctly,as I'd be very Embarrassed if my answers were of no use to Centrepay & the Government in Power.

Do you have any further feedback on the proposed reforms?

No I don't sorry,I have like five times the Entire Internet Invading my Mind at the Present Time,it's Sad,but I have to live with it,as I've already Stated,I hope my Answers are Helpful,as in no way am I a Business Man or have the Brain Capacity to ever be one.

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration

3. How would the removal of the Service Reason/s affect you, or your business?

Wasn't even aware it could be used for this

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

The freedom of a payment plan knowing that what goes into my bank is mine to spend phones are these days needed and a needed art “bill” as you put it

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

No a business but they will pass this o to the customer no doubt

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 ‘Form of deduction authority’ impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

Make it more transparent and equal across the board knowing what info these businesses have on myself and why would be a good thing

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

I agree some things need a time frame or target but things like gas electricity should be able to make ongoing until I cancel it not renew every year or have to set a target for but it’s already like that now so I don’t know why it has to change to this target or timeframe now

Having reviewed Clause 9.6 (You must cancel customers’ deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

In a good way accomodation is important to keep and if in arrears it’s great to be able to use Centrepay

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

Greatly improve so stressful I had dv in past and about of times I had to disconnect reconnect was so stressful to have centerpay fix this is amazing

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

As long as rent utilities and health stay that's a good thing but worried too many services might be cut

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

Removing essential service categories like food, household items, funeral expenses, and employment-related costs will significantly harm low-income Centrelink recipients like myself. These are not “discretionary” or “misused” expenses—they are survival expenses.

I currently rely on Centrepay to reduce stress and maintain financial control. Restricting food provision to remote communities only assumes people in cities or regional areas

have access to adequate alternatives, which is not true. The cost of living crisis affects everyone.

Removing employment-related expenses is especially short-sighted. Centrelink expects us to apply for jobs, attend interviews, and participate in training—yet is proposing to remove one of the few tools that supports these costs directly.

The proposal to remove funeral expenses is deeply concerning. People living on income support already face emotional, cultural and logistical barriers during times of loss. Denying access to Centrepay for these costs degrades dignity and social inclusion.

If the government removes these categories without increased access to crisis payments or support schemes, this reform will effectively reduce the usability and value of Centrepay. It may also drive more people into debt or crisis.

Rather than removing these categories, I urge the agency to improve safeguards, consent procedures, and oversight—without narrowing access to vital services.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Education expenses
- No interest loans
- General community housing loans
- Medical services and equipment
- Disability and community services
- Infringements
- Transport services
- Provision of Food: remote and very remote community stores

How would the introduction of mandatory conditions affect you, or your business?

While the intention to prevent overcharging is understandable, rigid mandatory target amounts or end dates risk introducing confusion and instability for Centrepay users like me.

Many of us face unpredictable changes in health, housing, education, and transport needs. For example, my transport expenses can fluctuate depending on job interviews, medical appointments, or caring responsibilities. Similarly, no-interest loans or community housing repayments may require flexibility due to unexpected financial

shocks.

Without clear, user-friendly systems for adjusting deductions, this approach could result in critical services being cut off or bills left unpaid—ironically causing the very financial harm Centrepay aims to prevent.

These rules should allow for:

- Easy extensions or modifications through myGov or a hotline

- Clear, regular reminders to customers about approaching end dates or targets

- Strong safeguards against accidental cutoff, especially for essential services like housing or medical care

Centrepay must remain a supportive, not punitive, system.

Are there any other conditions or suggestions to further support customers using Centrepay?

Yes. Customers should have full visibility of all active deductions, targets, and expiry dates in one place—accessible through the myGov app or website.

I also recommend:

- Automated alerts (SMS or in-app) when a deduction is about to end, with an option to renew or amend it

- A 30-day grace period after end dates before deductions fully stop, especially for essentials like housing or transport

- Co-designed systems with lived-experience groups to ensure reforms are practical and not overly bureaucratic

Most importantly, Centrepay should avoid one-size-fits-all solutions. Its strength lies in adapting to the real conditions and chaos many Centrelink recipients navigate daily.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

The proposed changes would have a negative impact on me as a Centrepay customer who relies on this service to stay financially stable while living on JobSeeker and Rent Assistance.

Excluding expenses like mobile phones, tablets, and laptops is out of touch with modern life. These devices are no longer luxuries—they are essential for:

- Job applications

- Online services (including Centrelink and myGov)

- Communication with potential employers or support services

- Staying connected in times of crisis or social isolation

The exclusion of rent-to-own household items also risks punishing people for trying to furnish their homes gradually, especially those who can't afford upfront purchases. Yes, safeguards are needed to prevent predatory schemes—but the answer is regulation, not removal.

These changes feel like an austerity measure dressed as reform. Instead of assuming Centrepay customers make poor choices, the government should ensure safer access to essential goods through better consumer protections.

Restricting what people can use Centrepay for disempowers them. If Centrepay is truly about financial self-management, it must trust and support the decision-making of low-income Australians—not limit their options based on outdated ideas of necessity.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

How will the new business approval process affect you, or your business?

The proposed business approval process affects me as a Centrepay customer because it directly impacts who I am allowed to pay through the system, and how safe and ethical those businesses are.

I strongly support increased screening and accountability for businesses using Centrepay. Too often, vulnerable people have been taken advantage of by exploitative

rental, loan, or debt repayment companies—many of whom were Centrepay-approved.

Customers often assume Centrepay registration means a business is safe or government-vetted. If that's not true, then the system needs to meet that expectation by strengthening protections.

That said, the process must not become so burdensome that small, community-run, or not-for-profit services are pushed out. The approval process must balance protection with accessibility—especially for Aboriginal-led services, remote organisations, or those working with people with disability.

Are there any other changes that could help better protect customers?

Yes. I recommend the following additions to better protect customers like myself:

- A public registry of suspended or removed Centrepay businesses, with plain-English explanations

- Co-designed approval criteria developed in consultation with people on Centrelink, not just businesses or regulators

- Mandatory training for Centrepay-approved businesses on ethical practice, cultural safety, disability access, and financial transparency

- A "three strikes" system for businesses that repeatedly generate complaints, fail to refund customers, or misuse deductions

Centrepay users should be supported to trust the system. That requires not just tougher screening, but ongoing accountability and a commitment to transparency and fairness.

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

As a Centrepay customer, I don't directly pay the transaction fee—but I know the cost often gets passed on indirectly, especially by small or community-based services. That means even a "nominal" fee like $0.99 can result in higher prices, fewer services offered via Centrepay, or the exclusion of providers who can't absorb the cost.

Services like No Interest Loan Schemes (NILS), food co-ops, disability supports, and housing organisations should automatically receive fee waivers. These are the kinds of services that help Centrelink recipients build stability, not exploit them.

If the goal of this reform is truly to support low-income Australians to manage their finances safely, then:

- The fee should be waived for all not-for-profit and community organisations

- There should be clear, accessible criteria for how and when a waiver is granted

- Fees should never be used as a disincentive for ethical providers to participate in Centrepay

Without these safeguards, we risk limiting access to the very services Centrepay was designed to support.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

A standardised Deduction Authority form could improve transparency and protect customers from coercion, which I support. Too often, Centrepay deductions have been made without people fully understanding the terms or without clear documentation.

However, the form must be:

- Simple, clear, and accessible

- Available in plain English and translated into key community languages

- Designed to be easily used by people with disability, neurodivergence, or limited digital literacy

- Integrated seamlessly with myGov and app-based systems, where many people already manage their deductions

If the form becomes too bureaucratic or rigid, it could make the process harder for customers rather than easier—especially those in crisis or with limited access to support.

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

The form should include:

- A plain-English explanation of what Centrepay is and how deductions work

- A clear breakdown of:

- Total amount being deducted

- Start and (if applicable) end date

- Frequency of deductions

- A clear section for the customer to tick a box confirming they understand alternative payment options were explained

- A simple option to amend or cancel deductions, including instructions for how to do so via myGov, phone, or in-person

- A section for the business to confirm the identity check method used, but with flexibility (not everyone has standard ID)

- Icons or visual cues for key concepts (for people with low literacy)

The form should be co-designed with people who use Centrepay, especially those from disability, CALD, and remote communities.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

This proposed change would positively impact me and others on Centrelink. Allowing customers to pay rental arrears through Centrepay will help prevent evictions, improve access to housing, and reduce long-term financial harm.

People living on low incomes often fall behind on rent due to delays in Centrelink payments, job instability, or unexpected costs. Being able to use Centrepay to catch up

on arrears—especially after moving out—offers a manageable and non-confrontational way to stay on top of housing obligations.

This reform is a step in the right direction and should remain a permanent feature of Centrepay.

Are there any other changes that could help better protect and support customers?

Yes. I recommend:

- Ensuring Centrepay can be used to pay current rent alongside arrears, so customers can stay housed while repaying debts

- Making sure deductions are flexible and don't push people into hardship (e.g., allow customers to nominate smaller amounts if they're struggling)

- Adding alerts through myGov or text when rent arrears deductions are nearing completion, or when balances change

- Ensuring tenancy support services can help facilitate Centrepay arrangements without needing business registration

Preventing homelessness must be a priority, and Centrepay should be a tool that supports housing security, not just bill compliance.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

This change would positively impact me and others relying on Centrepay. Final utility bills are often unpredictable, and if they can't be paid promptly, people risk being blacklisted or denied future service.

Allowing Centrepay to cover final bills—even after moving or disconnecting—adds a layer of financial safety that could prevent long-term consequences like debt collection, reconnection delays, or being forced to rely on overpriced alternatives (like prepaid power).

This is a practical, humane change that reflects the real financial cycles of people surviving on Centrelink payments.

Are there any other changes that could help better protect and support customers?

Yes. To improve customer outcomes, I suggest:

- Customers should be able to prioritise urgent utility deductions, like final electricity bills, through myGov or with Centrelink support

- Centrepay should notify customers if a final bill deduction is still active after a certain period (e.g. 90 days), with the option to adjust or cancel

- Include support for utility reconnection fees via Centrepay, especially for low-income customers restarting after financial hardship

- Allow energy hardship programs or financial counsellors to assist in setting up Centrepay deductions without having to be registered businesses

Utilities are essential for survival and dignity. Centrepay reforms must reflect that by offering flexible, user-driven ways to manage arrears and avoid future disconnection.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

As a Centrepay customer, stronger business obligations will positively impact me by improving transparency, accountability, and trust in the system.

Customers often assume that a business registered with Centrepay has been vetted or endorsed by the government. If those businesses behave unethically—such as hiding fees, failing to stop deductions, or refusing refunds—it creates stress, debt, and mistrust in the entire system.

These new obligations could prevent that, if enforced properly.

That said, compliance information should be shared more openly with customers, not just held internally or between the agency and businesses.

Do you have any suggestions in relation to business obligations?

Yes. I suggest:

- A public Centrepay Business Register, showing current compliance status (active, under investigation, suspended, etc.)

- Requiring businesses to clearly notify customers when deductions are ending, changing, or paused

- Making account statements mandatory every quarter for customers using Centrepay—either sent by the business or viewable via myGov

- Introducing a "customer-informed consent check" after 12 months of any active deduction, prompting customers to confirm if it should continue

Also, if a business fails three or more compliance checks or receives ongoing complaints, they should face temporary suspension and retraining obligations before being reinstated.

Are there any other changes that could help better protect customers?

Yes. Protecting customers isn't just about holding businesses to account—it's about making sure customers know their rights.

I recommend:

- Plain-language summaries of rights and complaint processes, shown each time a new deduction is approved

- Adding complaint tracking numbers so customers know their issues are being logged and reviewed

- Ensuring advocates and support workers can help manage Centrepay deductions, especially for people with disability, language barriers, or limited digital access

- Creating a customer rating system for businesses, similar to reviews, but focused on ethical practice and responsiveness

Centrepay should be not just secure, but empowering.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Yes—this impacts me directly as a Centrepay customer. In the past, I've seen or experienced deductions that continued after a service ended or were higher than expected. It can be difficult to get refunds, especially if a business is uncooperative or slow to respond.

These proposed changes are a step forward, but they will only be meaningful if:

- Refunds are automatic when businesses know services haven't been provided

- Customers are notified immediately when a refund is due, and

- The refund process is simple and quick, with clear escalation steps

Currently, many customers don't know how to challenge an incorrect payment—or that they're even entitled to a refund.

Will this have an impact on you or your business?

Yes

How will you be affected?

As a Centrepay user, I've seen how easy it is for deductions to continue longer than they should—especially after services are no longer needed, or when businesses don't stop deductions promptly. This can lead to overpayments and unexpected account balances, which are stressful to recover.

I've also heard from others in similar situations who never even knew they were entitled to refunds. This creates mistrust in Centrepay and can leave vulnerable customers financially worse off.

Improved systems for identifying and refunding incorrect payments are welcome, but they must include clear communication with customers, not just internal business processes.

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Yes. I recommend the following:

- Customers should receive an automatic notification through myGov or SMS if a

deduction ends with unused funds or if a refund is pending.

- The Centrepay portal should display a “refund tracker” showing the refund amount, when it was triggered, and expected resolution.

- If a customer cannot be reached, refunds should be transferred to Services Australia for safekeeping and notification—not left with the business.

- Clear guidance should be offered via Centrelink on how to request a review or dispute a deduction if it’s suspected to be incorrect.

- Centrepay businesses should be required to issue a receipt or deduction summary quarterly, listing what’s been paid, what’s remaining, and any discrepancies.

These steps would shift Centrepay toward a more customer-empowering and transparent system, especially for those who don’t have time, energy, or capacity to chase refunds through bureaucratic channels.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

How would this impact you or your business?

As a Centrepay user, I’ve experienced firsthand how difficult it can be to lodge a complaint with a business—let alone receive a timely, clear response. Often, the process is unclear, hidden, or intimidating, especially when the business has more power or when deductions have already occurred.

A formal requirement for Centrepay businesses to maintain a complaint policy is a necessary and positive change. It will give customers like me more confidence in the system—if it’s implemented with transparency and customer support in mind.

However, policies alone won’t help unless they are easy to find, accessible in plain English, and followed up by actual action.

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Yes. I suggest the following additions:

- Every Centrepay business should be required to display a plain-language summary of their complaint policy on their website, and in any Centrepay-related forms.

- Customers should receive a confirmation number or receipt when lodging a complaint—so they know it's been received and logged.

- Complaints should be tracked within myGov or the Centrelink portal where possible, to create transparency and a sense of process.

- There should be clear consequences (including suspensions or bans) for businesses that fail to respond to complaints in a timely or respectful way.

- Customers should be given the option to escalate complaints to Services Australia, and should be supported in doing so—particularly if they are neurodivergent, non-English-speaking, or otherwise disadvantaged in navigating bureaucracy.

The power imbalance between customers and Centrepay businesses needs to be acknowledged in the complaints process design—otherwise it becomes another dead end for people trying to get fairness.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

The transition plan affects me directly because many of the services I and others use—such as food provision, basic household items, funeral expenses, and employment-related costs—are being phased out over the next 12 months.

While I appreciate that some time is being given to adjust, this does not change the fact that these essential supports are being removed altogether, with no clear replacement or safety net.

During this transition, customers like me may:

- Lose access to flexible payment options

- Be confused about whether deductions are still active

- Be unable to create new arrangements with trusted services

- Fall into debt due to interrupted or unclear billing cycles

This process will disproportionately impact low-income people, especially those with disability, CALD backgrounds, or in unstable housing.

Are there any other considerations or suggestions you would like to put forward to better support customers?

Yes. I suggest the following:

- Customers must be clearly notified (via myGov and SMS/email) if a service they use is being phased out

- There should be a grace period and support services (e.g. financial counsellors) available to help people set up alternatives

- The government should fund or enable alternative programs to fill the gaps created by these removals—particularly around food, funerals, and household goods

- The agency must track and report on how many customers are affected, and publish data on the impact of removed service reasons

- Centrepay reforms should not leave people worse off in the name of efficiency

A “phased transition” is not enough if what’s on the other side is less access and more hardship.

Do you have any further feedback on the proposed reforms?

Yes. I want to highlight that many of the proposed reforms—particularly the removal of service reasons such as food provision, funeral expenses, and household items—reflect a shift away from supporting people in genuine need, toward a more controlled and limited vision of “financial empowerment.”

As someone living on JobSeeker and Rent Assistance, I rely on Centrepay to bring some predictability and peace of mind into my life. It’s one of the few systems that helps reduce the stress of survival while living in poverty. Reforms that remove essential services under the justification of “low usage” or “misuse” fail to acknowledge the systemic barriers people face—lack of access, knowledge, digital literacy, or options.

True reform should:

- Expand access to affordable, ethical services

- Prioritise customer autonomy and flexibility

- Include co-design processes with people who use the system

- Be accompanied by public accountability for businesses that exploit vulnerable users

I support efforts to increase transparency, consent, and complaint mechanisms. But these reforms must not become a covert austerity measure that punishes low-income people for needing support in the first place.

I ask Services Australia to honour its stated goal: to empower people. That can only happen by preserving and expanding—not restricting—our ability to make dignified, informed financial choices.

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

Are you a person with disability?

Prefer not to say

Are you an Aboriginal or Torres Strait Islander Australian?

Prefer not to say

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

Yes

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Savings
- Food Provision (non-remote)

How would the removal of the Service Reason/s affect you, or your business?

It's clear these are looking to be removed due to some sort of social credit system which you have already implemented and are only using this response as a formality, where you will disregard any impact it may have on the lowest socio-economic groups in Australia and implement exactly what you want anyway.

My prediction is that you will do this under the guise of cleaning up centrepay, but it's really to restrict harder, create more tasks for the person requiring your services, eliminate the workload on your end into something robotic or artificial intelligence led, so you can cut more workers and this choice will have a flow on effect that impacts our entire society and no one seems to be concerned about this. The people arranging this

roll-out have not seemed to figure out yet that they are setting up their own job loss?? And may too require these services one day? And what then when attempting to get through to the faceless entity that is actively thwarting your life? Who to contact when it's automated and hangs up on you after you've waited two hours, like it does now? Who to contact when you have valid concerns and can't reach a human being as it's only technology responding? When your electric vehicle stops working as your automated deduction didn't go through in time so all your cards are blocked and you can't activate your vehicle. This is not a service, it's a prison system. Whoever reads this realise you work for the soulless.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Child Care services
- Education expenses
- School nutrition programs
- Community group loans
- No interest loans
- General community housing loans
- Ambulance services
- Medical services and equipment
- Disability and community services
- Veterinary Services
- Home care and trade services
- Court fines
- Infringements
- Legal services
- Transport services
- Provision of Food: remote and very remote community stores

How would the introduction of mandatory conditions affect you, or your business?

Refer previous answer. You are wanting to implement a social credit system under the guise of "improvements". We the people object.

Are there any other conditions or suggestions to further support customers using Centrepay?

STOP BUILDING A SOCIAL CREDIT SYSTEM THATS DESIGNED TO ENSLAVE ITS PEOPLE. ITS THAT SIMPLE. JUST STOP. IF ITS FOR THE GOOD OF THE PEOPLE YOU DONT NEED ALL THE HOOPS BELLS AND WHISTLES. YOU JUST SIMPLY HELP -LIKE ACTUALLY ASSIST, NOT MAKE THEIR LIVES HARDER. THERES NO COMPLICATIONS ITS SIMPLE. YOU HELP OR DONT HELP. WE'VE LOST OUR WAY. PEOPLE DONT SEE PEOPLE. PEOPLE DONT SEE WHEN THEY ARE BUILDING THEIR OWN PRISON.

YOU READING THIS? THINK THIS IS NOT ABOUT YOU, BELIEVE YOU WILL NOT BE TOUCHED BY THESE IMPLEMENTATIONS... YOU FRIEND. ARE ON THE FRONT LINE, BUILDING YOUR OWN PRISON.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

See previous

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

How will the new business approval process affect you, or your business?

TIME, ENERGY, AND THE FACT YOU AND I KNOW ITS DESIGNED TO WORK AGAINST US, NOT TRULY ASSIST

Are there any other changes that could help better protect customers?

Incinerate the social credit system. Actually work to assist people. Remove your robotic phone systems so people can connect with real people. Create incentives and opportunities that touch move and inspire not imprison. Understand people's situations, have the ability to customise based on criteria and tailor an assistance strategy. Just be the real version of what you're selling

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Remove all fees- if everything is AUTOMATED who's handling anything to justify a fee? Businesses have enough to deal with but more is being taken. Greed killed the world...

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 ‘Form of deduction authority’ impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

More work.

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

No content. I don't believe a form is lawful and needs to be in existence. We the people object to any such forms

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

We object to any changes that aren't actually designed to protect and support customers. Taking away things they've required isn't assisting its taking away. We object to any implementations that aren't in the highest benefit of the end user

Are there any other changes that could help better protect and support customers?

No changes. We object to any implementations that aren't in the highest benefit of the end user. I don't believe any suggested changes are truly designed to assist the end user

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

We object to any implementations that aren't in the highest benefit of the end user

Are there any other changes that could help better protect and support customers?

Any other changes suggests you will be making these changes on top of or in addition to.... We object to any implementations that aren't in the highest benefit of the end user

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

We object to any implementations that aren't in the highest benefit of the end user

Do you have any suggestions in relation to business obligations?

We object to any implementations that aren't in the highest benefit of the end user

Are there any other changes that could help better protect customers?

We object to any implementations that aren't in the highest benefit of the end user

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

Of course failure to understand your obligations and rights has a devastating impact on my business

Will this have an impact on you or your business?

Yes

How will you be affected?

This will have an impact on my business

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

For you to clarify and outline to all involved all final outcomes and impacts to all involved.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

How would this impact you or your business?

It impacts my business significantly. A policy doesn't assist me, an original named living man or woman is all that can assist me.

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Only implementations that assist the end user

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

It impacts my business greatly.

Are there any other considerations or suggestions you would like to put forward to better support customers?

Only implementations that truly assist the end user

Do you have any further feedback on the proposed reforms?

We the people object to any reforms that fail to greatly assist the end user.

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

Individual

Where are you located?

WA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Funeral Expenses
- Savings
- Food Provision (non-remote)

How would the removal of the Service Reason/s affect you, or your business?

I would not be able to meet requirements while unable to physically work and receive an income where benefits were not required anymore.
Having a disability is hard enough to be able to work everyday full-time or sometimes even part time because of the types of disabilities I currently have

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Community group loans
- No interest loans

- General community housing loans
- Ambulance services
- Medical services and equipment
- Disability and community services
- Court fines
- Infringements
- Legal services
- Transport services

How would the introduction of mandatory conditions affect you, or your business?

It would depend on the conditions and the location of where I am situated

Are there any other conditions or suggestions to further support customers using Centrepay?

To be more lenient when deducting payments and not cancelling the transactions or payments on the customer more communication should be had around the current situation of the customer first before any decisions are made without consulting.

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

All expenses should be available to clients that receive government benefits as government benefits do not go along way to being able to survive in this current market.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

How will the new business approval process affect you, or your business?

Unable to review the policy from here so can not comment here sorry

Are there any other changes that could help better protect customers?

Unable to review the policy from here

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

Fees should not be able to be charged to businesses for receiving or paying with this option same for an individual.
Like card fees that are charged when paying with a credit or visa debit card from my time in the financial sector these kind of fees are to high and the costings to the company offering the service should never exceed the annual it monthly charges that are set down when the banks are distributing these services out.

If you are charging $0.99 for every transaction and there are over 600000 clients that is thousands per year being received for a service that probably only costs about $300 on average to the company charging the fee even though it seems like a little amount.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

If you are unable to make full payment for one reason or another like services offered and accepted by a company and then the company declines to send back paperwork at the last minute cancellations to centre pay amounts could then leave your customers in a worst situation financially as the company would then impose more fines or charges to the customer once more placing them in more financial hardships than they are wanting to be in especially if the hardship was caused by reasons beyond their control or another person

Are there any other changes that could help better protect and support customers?

The government need to be more understanding of a customers current situation without making judgements and decisions on the customers behalf without consultation to understand properly and offer other more suitable services for customers in government benefits like extending dates that are set down by the company seeking the payment.

These political people do not have to survive by paying ridiculous amounts if rent and other necessary daily requirements to survive in the amount of $800 roughly without rent assistance and they need to stop reducing people's payment from Centrelink and removing things like rent assistance all this does us increase stress for the customer and financial hardships which could then lead to compensation claims and payments for the government and the government departments.

My situation over the last four years could see a compensation claim to date I have not done this but know U am within my rights to do so and to win that claim when their has been so many things that are classified as harrassment bullying and stalking that are involved.

These behaviours are uncalled for and unwarranted without the correct communication

and understood the person they are doing this too and especially for as long as I have had to endure and still endure daily

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

I have mentioned this several times already biggest one day s unnecessary stress and financial hardships to the customers receiving government benefits or on low income which they shouldn't be in as they are being underpaid because someone decides that they have to be again causing financial hardships homelessness and mental illnesses

Are there any other changes that could help better protect and support customers?

As above

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

Already stated and the government should not be allowed to make life decisions in a person life end of. They are but the ones that are struggling to rebuild after divorce family violence and so on.

Do you have any suggestions in relation to business obligations?

As above situations these circumstances are not the customers fault and they should not be more penalised for something that is out if their control.
I would like to see the political members live under these circumstances and actually survive daily without needing additional help from services especially when those services decline in o also help because if someone biased opinion

Are there any other changes that could help better protect customers?

Don't judge understand and be open about what is going on but hide behind dars computers and other services they think are warranted then they are the ones causing the damage at the end of the day

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

Yes it will because payments that are meant for myself or someone else like compensation that is never received by the correct party hold that business back from moving forward every day and stops growth both personally and in a business aspect.
I have personally missed out in compensation payments that have been paid elsewhere since 2015 and this would have helped substantially to rebuild for myself and my son after a divorce that left us financially physically emotionally abused as well as homelessness and many other circumstances that should never have happened in a person's word because they wanted to hurt us in more ways than one.

Will this have an impact on you or your business?

Yes

How will you be affected?

Mental health, homelessness, emotional nd financial abuse not being able to work needing to relocate and find a new home in another state and having to support those changes ourselves at our own cost again making it extremely hard to move forward and restart and rebuild.
These kinds of stresses cause other issues like drug dependency, alcoholism and sometimes extra mental illness issues that are unwarranted and sometimes jail time for small crimes when these people are just trying to eat and fu d shelter that is safe, if the government just took the time to ask the right people the right questions the right way and extend a helping hand when required instead of having these people turn their back on the customer and isolating then even further from society like they did to myself and my son just to name a couple.

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Incorrect payments can be relooked at and with the correct understanding of the damage they have caused on-top if the damage already done have them reversed without the stress and hassles if what they did to me

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

If I was to submit a complaint to the behaviour I have had to endure and ask for compensation there is so many people that need to be accountable for their actions and behaviours and would have to pay a very large amount of compensation for things like missed wages court fines housing and health requirements just to name a few it would have to be in the millions that I know because that is what I have lost

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Nothing I haven't already said

Do you have any further feedback on the proposed reforms?

Once again nothing new to what I have already mentioned

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Social and Recreational Commitments
- Household Goods Lease and Rental
- Basic Household Items
- Employment Expenses
- Funeral Expenses
- Savings
- Food Provision (non-remote)

How would the removal of the Service Reason/s affect you, or your business?

Living in a democracy it is a fundamental freedom for people to spend their income in which ever way they choose. We do not need the government to tell us what to do, we elect them to service us not control us. If a particular person has spending issues due to certain issues that is between the person and centrepay but generally speaking privacy is a right, and it is not necessary for any adult to tell another adult how to spend their time or money. We do not want to live in a nanny state. The government need to be held accountable for running Australia into the ground with a trillion dollar deficit by their mismanagement. Do not blame the regular person doing their best to survive as well as thrive.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Child Care services
- Education expenses
- School nutrition programs
- Community group loans
- No interest loans
- General community housing loans
- Ambulance services
- Medical services and equipment
- Disability and community services
- Veterinary Services
- Home care and trade services
- Court fines
- Infringements
- Legal services
- Transport services
- Provision of Food: remote and very remote community stores

How would the introduction of mandatory conditions affect you, or your business?

it's not hard to put an end date to an agreement

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

you expect people to access the government apps via mobile phones but they are extremely expensive, Logically people need to buy phones to communicate. This is a fundamental right and again a choice a person in a democratic nation has as a person with choice.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

How will the new business approval process affect you, or your business?

It's not the governments role to nanny adults.

Are there any other changes that could help better protect customers?

Respect the people you serve.

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

there is no need to charge anything for a bank transaction between a business and centrepay. They already pay tax.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

no need for nanny states

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

Stop trying to control the people you serve and start looking at yourselves.

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Good idea

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Make sure the person organises the payment not the company as sometimes the final accounrs need to be looked at by the consumer.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

This is not necessary, wasting tax dollars on my public servants and AI.

Do you have any suggestions in relation to business obligations?

Leave alone unless a consumer brings it up with the ACCC

Are there any other changes that could help better protect customers?

Start respecting the people you serve.

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

This is way too controlling. Stop. Start using our taxes efficiently and start looking at the bearocracy waste in spending. The regular person on Centrepay is a competant human being who is asking to be respected whilst they are juggling the terrible cost of living and lack of housing. Enough. We are not socialists we are living in a democracy.

Will this have an impact on you or your business?

Yes

How will you be affected?

Stop trying to put government tendrils into every part of a persons existence. Enough.

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Communicate human to human about it. Respectfully.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

How would this impact you or your business?

It takes months to speak to someone. Clean up the beaurocracy.

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

I have no words but I'm rolling my wire as it's so bad it's laughable. Fix to respect time and the people you serve.

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

If it's not broken you don't need to fix it. Stop wasting time and money.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

How will the new business approval process affect you, or your business?

Self and wife are extremely grateful for Centrepay, which has served us well for more than ten years. We are private individuals in our late 70s with an adult child who receives a DSP. Affordable rental accommodation being almost impossible to find, we purchased a simple property more than ten years ago and have been renting it to our child. As the child had proved to be unable to set money aside for expenses that will become due the rent has been paid to us through Centrepay from the start. Originally the rent was just sufficient to meet the basic property expenses, but with only one small

rental increase in more than ten years there is now an annual loss.

Our activity of owning this property and renting it to our child cannot be described as a business, although the proposed new documents refer to it in that way.

The proposed new ongoing requirements may not be onerous for a business with employees but from our point of view it looks challenging and may within a few years become unsustainable.

Initially, I will need to register with PRODA (not hard).

Then we must establish a formal complaints procedure (in writing) for our child (who also has great difficulty with reading) (again, do-able, but unrealistic as to situation).

We also need to begin keeping a new running account on paper or spreadsheet showing the fortnightly rent payable as it falls due and the nearly equal fortnightly centrepay payments received. Until now, our bank statements have been sufficient for our monitoring needs, as they show the centrepay payments - quasi rent - credited every fortnight, and then we reconcile the total annually when completing our tax returns.

I have been using CBOS very occasionally, but it seems that there are now two or three new Centrepay computer systems that I might need to register for and use. Particularly if we need to upload a new deduction authority (for example if we do decide to increase the rent). The registering I could manage, but what happens when I die? It would not be feasible for my wife.

The new paperwork and/or proof requirements surrounding completion of a deduction authority by or through a "business" would be very onerous for us. So I am hoping our child will be able to lodge their deduction authority directly with Centrelink, but I have read that the paper form has been withdrawn.

I notice some very tight deadlines, like within 2 days, or 5 days, for notifications of changes. This seems unduely strict in our sort of situation, where Centrepay will not be front of mind when some change occurs.

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

As long as our adult child can arrange directly with Centrepay to increase, start or stop the centrepay deductions, our situation will be OK

But we will not be able to assist our child with the process of arranging that with Centrepay because the proposed conditions and requirements applying where businesses lodge the new mandatory deduction form are not feasible for us.

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

See answer to earlier question about effects of proposed ongoing requirements.

In our situation, some of these requirements are inappropriate and onerous - and even worrying. It is quite possible that we will have to find some other solution to our problem of assisting our child to live within their means.

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

How would this impact you or your business?

Please see my answer to earlier question about ongoing requirements

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Prefer not to say

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

Just another greedy scam from the government as if the public trust and forced compulsory treatment authority orders controlling people's money and lives misdiagnosing people and ruining lives wasn't enough for the government

This isn't protecting anyone at all except the government to disadvantage lower class to middle class people even more so they won't be able to get any essentials items like household goods for example anymore as if the government hasn't done enough damage for lower to middle class customers relationships with creditors

Let's just be real here not all of the general public are brainwashed idiots :D

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

Makes me sick I'm beyond mad anymore with what the government does what our lives

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Infringements

Are there any other changes that could help better protect and support customers?

I think that if an individual is happy to have a certain amount of money deducted from their Centrepay it is up to that individual to be able to do so.
When I got pneumonia I used my heating for longer periods than normal and lucky I was ahead as I did not panic wondering where I was going to find the money for my bill.
If you take away this from people there are going to be more people in debt getting sick from being to frightened to use their utilities.
I have cancer and do not need the added stress of where I'm going g to find money to pay for the bill.
Unless that is the government's way of making sure we are in debt or we get real sick and die.

Do you have any further feedback on the proposed reforms?

Stop changing what works for many people.
This doesn't help with our mental health as it exacerbates it.

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

Individual

Where are you located?

VIC

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Savings

How would the removal of the Service Reason/s affect you, or your business?

1. Car Registration. If I had known it was possible to use Centrepay I would have. This information was obviously made nowhere near as available as it should have been. Think about it and it's obvious. Even with concession registration is a lot. Saving for such things on Centrelink is extremely difficult if not near impossible for some people. Centrepay is an obvious solution, which as I said was obviously not advertised as much as it should have been.

2. There was also mention, not in the feedback form but on the reform website, about making certain phones are not able to be purchased by Centrepay. Can I please point out that a phone is ESSENTIAL. Try fulfilling mutual obligations and doing all that is required to get on, stay on (while necessary) and not get kicked off Jobseekers. So what happens when someone accidentally drops their phone and it cracks, requiring a new one? Presumably insurance can't be paid by Centrepay. If I'd known it was possible to get a phone paying by Centrepay, on a couple of occasions over the last 6 years I would have had a LOT less stress. Try buying a phone, one that is decent enough to actually help with job hunting, on Jobseeker's Allowance! So if this and rego, and I'm sure other things I have not thought of, will no longer be able to be purchased with Centrepay, you MUST make it easier to pay for such things with other programs or assistance. A once-per-year payment advance will cover (perhaps) registration. It will NOT cover that AND an unexpected event.

3. Savings no longer an option? Again, this is something I wish I knew was possible before! Unexpected event as I said above, could be handled with the assistance of Centrepay by using it to save for such occurrances.

To me it seems that some "reasons" are being removed which would be great reasons, but customers not made aware of them enough. Removing these reasons without offering an alternative is a terrible idea. Either do not remove them (and make customers more aware of them) or replace them with assistance that helps customers who have periodic or unexpected large expenses. If there already are such programs, then train Centrelink staff to HELP customers instead of being adversarial to them. It's a rare day that a customer service assistant helps a customer determine how Centrelink can help. Always seems like they are trained to give away as little of that information as possible and make it difficult to access the assistance in the case the customer does know about it.

I realise I am going into more "generic Centrelink improvements" there and off the Centrepay topic. But it is heavily related. Poorly advertised options may be being taken away, replacements are needed, and I fear that the same old same old adversarial relationships that Centrelink builds with customers will be an impediment.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

How would the introduction of mandatory conditions affect you, or your business?

It doesn't mention that for example utility bills would not require an end date. I would not like my utility payments to suddenly stop because an arbitrary end date has to be entered, resulting in my being behind in my bills, and also needing to do more admin work to sort out the problem - something that Centrepay should be minimising for me, not increasing.

Are there any other conditions or suggestions to further support customers using Centrepay?

As per previous response, I think making customers aware of the things they can use Centrepay for would be a HUGE help. Even with the removed reasons, I'd be willing to place a (monopoly money) bet that there are still other things I could be using it for that would help me heaps, but that I didn't know about

..

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Answered in previous notes (first section)

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

I just hope these fees are not passed on to customers. As an example paying a fine through Centrepay, perhaps is 10 or 11 dollars per fortnight (assuming a very small fine). Is fines Victoria going to be happy that they lose 10 percent of the payment as fees. Will that be added to customers and therefore turn Centrepay into an effective/pseudo high-interest payment provider? Fines Victoria may not be the best example, but I'm sure some private business examples could be thought of.

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

Sounds like it would be an additional safeguard against fraud, abuse or simply accidentally signing up to something with incorrect understanding.

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Are there any other changes that could help better protect and support customers?

I think provided it is done with the customers consent. There are at times legitimate disputes between tenants and agents, and yes, some agents do occasionally cross the line. The thought that, whilst waiting for a VCAT date, a real estate agent could submit a Centrepay request, automatically accepted by Centrepay, which then defaults the VCAT decision to be _against_ the tenant (if payment is considered admission of liability in the example case), well that would be a completely untenable situation. If customer has to agree in all these arrears cases (and possibility of overreach/fraud by realtors is negligible), then yes this is a good thing for tenants having good records and minimising homelessness risk.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

Are you a person with disability?

Yes

Are you an Aboriginal or Torres Strait Islander Australian?

Prefer not to say

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

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Basic Household Items

How would the removal of the Service Reason/s affect you, or your business?

Electricity bill payments made fortnightly so can manage expense - could not cope. Was not aware of other options which also would be very helpful in managing life/budget including funeral expenses

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- Community group loans
- No interest loans
- Disability and community services
- Veterinary Services

How would the introduction of mandatory conditions affect you, or your business?

My electricity accrues ‘credit’ and when I am super struggling this is a lifesaver to cash in. Other services should do the same it is like ‘savings’ …

Are there any other conditions or suggestions to further support customers using Centrepay?

Increase CentreLink payments so they are above the poverty line

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Mobile phones are an essential service not a ‘luxury’ nobody has landlines anymore. Centrepay clients need all help they can get to manage budgets and removing this option is further isolating and excluding us from normal,society. Working with pre-paid means one is already unable to communicate when need it the most. This is a really bad idea especially for people with disabilities.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

These fees should NOT be passed onto customer/client - we already live under the poverty line and this scheme is supposed to help us manage what little money we have better ..

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

It is a good idea to standardise. Fees should NOT be passed onto clients/customers. CentreLink has all our information why do we need to share again with seperate organisation can it not be a matter of a mutual verification code authentication to protect our privacy and reduce cyber security risk

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

If/when I need assistance it would not be available leading to jomelessness

Are there any other changes that could help better protect and support customers?

Helping CentrePay customers understand what they can use/cannot use the system for. Having a portal to apply, manage, remove payments. Having a portal to 'cash in' excess positive balances.
Giving Centrepay customers respect they deserve whilst our income is below poverty line we should not be forced into 'loan shark/short term cash providers with almost 100% interest like I have been to make household/mobile/business bill payments". If we did not know Centrepay can help we should be able to pay this out and close debt with a new repayment scheme help. This program should not be 'shrouded in secrecy' clients/customers people on DSP etc should be made aware of their options - it would improve mental health for many people overnight

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

If I ever moved this would be critical service

Are there any other changes that could help better protect and support customers?

Ensure people can easily see their balance and cash in credits if necessary.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

Create a portal where people can check their balances

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

I have accrued large positive balances because my deductions where much more than my bills -
Centrelink always can contact and pay personnel- so Centrepay business should not have any issue finding us

Incorrect Payment if it happens should be adjusted over time as people cannot help but spend the money given we live below the poverty line

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Remote

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?

No

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Household Goods Lease and Rental

How would the removal of the Service Reason/s affect you, or your business?

qweeer

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

qwr

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

gaerg

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

gaege

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

ethe

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Will this have an impact on you or your business?

No

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

Individual

Where are you located?

TAS

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Basic Household Items
- Food Provision (non-remote)

How would the removal of the Service Reason/s affect you, or your business?

I need these service to stay because having them helps me to remind myself what I need to pay. Also makes it easier when you need assistance with other authorities and they ask for proof of expenditure And all I have to do is show them my centrepay. Less paper waste and more convenient especially with power bills. Centrepay is my life planner. Leave it alone.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- General community housing loans
- Disability and community services
- Court fines
- Infringements

How would the introduction of mandatory conditions affect you, or your business?

It'll affect me by removing it in numerous ways. It's easier for me to pay No interest loans back and purchase home goods that are needed for my living withe centrepay. If I need a loan then businesses take it through centrepay.

Are there any other conditions or suggestions to further support customers using Centrepay?

Let them keep centrepay. It's easier to use than applying for bank loans and then going through heart break and not being able to purchase the goods you need. Centrepay is also a wonderful thing to have for electricity and gas etc. the company can use centrepay to keep payments regular and not face disconnections or have lump sum bill to pay

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

It'll make it harder and more complicated to live without centrepay and businesses like the ones you want removed

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

I don't own a business but I use the businesses that I can use on centrepay. It helps me. Leave it as it is

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

I need to continue paying my utilities account. Centrepay help me do that

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

Yes

How would these impact you or your business?

I have never had problems with businesses using centrepay before. I need them to continue using them or financially I will have nothing

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Never had a problem with incorrect payments except housing Tasmania and that gets fixed very quickly and efficiently

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

I don't have complaints about centrepay is operating. I am grateful it's there for business to use

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

Yes

How does it impact you or your business?

Leave it as it is

Do you have any further feedback on the proposed reforms?

Just leave centrepay the way it is. It makes it easier for businesses to collect payment from customers.i love the idea of paying electricity, Revo, interest free loans etc. I don't. Eed all that paperwork in my home either

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Motor Vehicle Registration

3. How would the removal of the Service Reason/s affect you, or your business?

I could not afford to have a car as the CTP green slip is already 500 dollars and insurance on the car is 1000 dollars I already utilise the advance payment every time it's available.

I cannot exist without my car as I have trouble walking. My quality of life is already affected with the end of that help I would not be able to anything.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- Ambulance services

How would the introduction of mandatory conditions affect you, or your business?

Could not afford to take an ambulance if I required one, plus no one would loan a money to me given I'm on benefits

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

My rent is taken out and goes directly to womens housing it would greatly affect me.

Are there any other changes that could help better protect and support customers?

When making changes talk to the people it's going affect the most before putting them in place!

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

Yes

How will the proposed changes to payments for final utilities bills impact you or your business?

I have 50 dollars a fortnight taken out to keep me in front with the ever increasing energy costs. I could not pay my electricity bill and I attended an organisation to help me pay my bill, I was given the 3rd degree and told to put money aside each fortnight which I have done so I never have to feel like I don't take care of my bills.

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Do you have any further feedback on the proposed reforms?

The reform only serves the people that do not rely on Centrelink for their day to day living.

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

Individual

Where are you located?

NSW

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Social and Recreational Commitments

3. How would the removal of the Service Reason/s affect you, or your business?

I have used Centrepay to assist me with legal fees when I haven't been able to meet Legal Aid eligibility. It has assisted me greatly during that period of time when I was a part time worker with a young child.

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

I think it should be expanded further than NILS

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

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

Individual

Where are you located?

ACT

How would you describe the area you live?

Regional city or town

Are you a person with disability?

Yes

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

Would the removal of one or more of these Service Reasons impact you, or your business?

Yes

If so, which Service Reason/s?

- Social and Recreational Commitments
- Employment Expenses
- Funeral Expenses
- Food Provision (non-remote)

3. How would the removal of the Service Reason/s affect you, or your business?

Find solutions for improving my skills and business development of culture practices and responcabity for adapting to change of impact on health and therapy

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

Yes

If so, which Service Reason/s?

- No interest loans
- Disability and community services
- Legal services
- Transport services

How would the introduction of mandatory conditions affect you, or your business?

vulnerability of individual living with disability and social networking of support for therapy and study obligation to adapt to structure of policy in system of organisations causing legal different of age and responsibilities impact on aboriginal culture practices and transport services not available for regional remote area of NSW of business registration on connect to country

Are there any other conditions or suggestions to further support customers using Centrepay?

Understand individual differences between disability support and centrelink obligation of nominee for complaint and restrictions unfair

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

Centrepay for disability support pension hasn't acknowledge payment for tax purposes within business registration as non profit business cost and travel and accommodation budget from living expenses for payment and financial support unfair treatment has been finding solutions of improvement of culture practices of business and therapy as

individuals whom depends on payment only received by DSP which taxes of supplies unclear whether to be considered for tax purposes.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

How will the new business approval process affect you, or your business?

Disability and mental health impact on study and obligation causing conflict with anxiety and stress of restrictions unfair behaviour of customer and nominee responsibilities.

Cultural practices training understand different option of payment for aboriginal or Torres strait Islander.
Understand individual differences right to improve social services engagement with study of location and territory of mental health therapy as NDIS participant

Are there any other changes that could help better protect customers?

Finding solutions for survey basic under individual living experience with mental health

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

Yes

How would the introduction of the mandatory Deduction Authority form affect you, or your business?

Unclear whether disability pension are affected

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

Yes

How will the proposed changes to accommodation arrears impact you or your business?

This concern of business registration and payment for studying and housing costs for different federal governce

Are there any other changes that could help better protect and support customers?

Understand individual differences between business and lifestyle of adapting to change of culture practices responcabity as intergenerational trauma of heal and environmental health issues

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Centrepay options utilities included medical care support GP

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Do you have any suggestions in relation to business obligations?

Improving skills and training or study
Lifestyle therapy for complexity of health and fitness of dietary requirements not available for NDIS participant.
Achieving goals of improvement of social economic growth

Are there any other changes that could help better protect customers?

Unclear whether complaint support acknowledge social worker support within services

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

Unclear whether legal services for compensation allow different of obligation
Of human rights issues

Will this have an impact on you or your business?

No

Do you have any suggested improvements you would like to provide about your obligations and rights with respect to incorrect payments?

Improving support for disabilty pension as vulnerability of language disorders for correspondence

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

Yes

How would this impact you or your business?

Not sure what correspondence referral business and family responsibilities as nominee

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

Disability support pension contributions to taxes

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Understand outcome trasition who this applies for within services to Centre Link payment

Do you have any further feedback on the proposed reforms?

Unclear whether this reform proposals Will affect my business as non profit business or acknowledge my business as healing process of culture practices

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

Individual

Where are you located?

TAS

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

The purposed changes or exclusions may result in such expensive items that will push vonuable people to go too lenders. That they do not have the means of repaying. Therefore the reforms shouldn't even be on the table as to be honest, the so called incidences of hyperthetical. As I have never heard of such cases

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

Yes

How will the new business approval process affect you, or your business?

My yes is more of a maybe as won't know what. The future may or may not hold

Are there any other changes that could help better protect customers?

Not changes but merely a point of reason as a early answer, if it's not broke don't change it. As of the 2024 consultation what consultation wasn't made. Aware of such and as apart of the community why didn't the community get advised for such. This is a outrage that such reforms are put on the table and the community wasn't consulted. Which sort of points to being of stakeholders.
There are many people misusing Centrelink as there are loopholes within Centrelink and such government but nothing to warrant such changes to centre pay. And that's more to do with the NDIS scheme. So do I see these reforms as necessary okay mobile phones computer gaming and consoles okay as people need to take responsibility for lifestyle choices. And yes trustees need to be raise as rip off mergants. Yes there are things that such be excluded but it should boil down to the individuals purpose to buying such things like ad a photographer I need a camera a computer printing equipment etc to start up my photography business work so in return not reliant on ccentrepay and such if needing to update equipment that's supported in me building up the funds to equipe such purchases. Ccentrepay shouldn't therefore be used for gaming so should it really be left to the business to provide more information? No, it should boil down to the applicant
When it comes to fines rego debts it should be means tested and Centrelink should be able to help in setting a budget with individuals before going to the centre pay option. The need for centrepay would diminish a little if payments were brought up to the real

poverty line instead of being at the the current youth allowance is which is on third of of what the poverty line is. What would I say the real poverty line is legitimately $2000. Into living schooling and other things external things.
When you take into account for DSP tlwhich in hindsight DSP doesn't help people living with a disability to get work a lot of the time it works against you. Potential employers look away sort of discrimination. Making changes might limit those that have decided to try and build a self employed opportunities

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

Yes

What content do you suggest is contained within the form?

The client when applying and let's be honest if it's through nils are handed this. I don't know of any businesses that offer centrepay as an form of purchase repayment.

Are there any other changes that could help better protect and support customers?

Maybe though this part doesn't really need changing though a change in such response times. Time cancellation of rental or changes In rent increases and or change in residential

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

No as I don't do utility bills by centrepay

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

No and these reforms in my eyes are best untouched. In the sense of of making all businesses on the same playing field yes a uniformed requirement platform form is needed. But again the only platforms using centrepay and that's generally centrelink customers invoking that it will help via going in or calling Centrelink business to the best of my knowledge don't apply on the behalf of the client other than nils NDIS and public housing providers

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

Yes

Will this have an impact on you or your business?

No and nor should it on anyone else as it is up to the individual to 1. Schedule an appointment with centrelink so 2 they can update they address and contact information as required.

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

With regards to Centrepay Terms of Use at PART F - Complaints, do you have any additional feedback you would like to provide the agency?

No I do not
To be honest if such customers are complaining it is generally Doubt with in a timely manner of you're going through the right avenues, as I have never had an issue that's never gone unresolved

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

I don't know all the businesses that you are claiming however thes. But I can say if it's not broke then leave it alone

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

Individual

Where are you located?

WA

How would you describe the area you live?

Regional city or town

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

I love Centrepay - I use it to pay my electricity, gas and water on a fortnightly basis and thanks to this service and now in credit with all these companies. I struggle to keep up with my rates and am in debt to them for quite a large amount. Currently, the shire of Albany (local govt) does not accept Centrepay. This is a big problem for me. I think it is ridiculous that they do not accept it. For a lot us this service is the only way we are able to stay on top of our bills. Will this be changed?

Would you like to provide any feedback on the proposed fees?

Yes

How would the changes to fees affect you or your business?

I love Centrepay - I use it to pay my electricity, gas and water on a fortnightly basis and thanks to this service and now in credit with all these companies. I struggle to keep up with my rates and am in debt to them for quite a large amount. Currently, the shire of Albany (local govt) does not accept Centrepay. This is a big problem for me. I think it is ridiculous that they do not accept it. For a lot us this service is the only way we are able to stay on top of our bills. Will this be changed?

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

I love Centrepay - I use it to pay my electricity, gas and water on a fortnightly basis and thanks to this service and now in credit with all these companies. I struggle to keep up with my rates and am in debt to them for quite a large amount. Currently, the shire of Albany (local govt) does not accept Centrepay. This is a big problem for me. I think it is ridiculous that they do not accept it. For a lot us this service is the only way we are able to stay on top of our bills. Will this be changed?

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

Yes

How would the proposed changes to excluded expenses impact you, or your business?

I am a member of a CO-OP Housing, and we pay a fixed amount to cover water/gas. The co-op sends us copy of the bills and note if we have excess. This is far easier than trying

to get payments after the bill has arrived form each tenant, putting an excessive amount of paperwork on the staff of the co-op.

Also this sounds like treating centrelink customers as if they don't know what they are doing, punishing those that are capable because a few are not.

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Do you have any further feedback on the proposed reforms?

I am a member of a CO-OP Housing, and we pay rent via centrepay.

The co-op rent is based on 25% of the base rate + rent assistance (Standard for the state).

As this changes each time there is a change of payment rates, as I read the proposal there would need to be approval from each tenant to allow the changes, putting an excessive amount of paperwork on the staff of the co-op. At present we get a notice with no need to bother if we accept it.

Will there be exceptions for organisations like co-op?

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

Individual

Where are you located?

SA

How would you describe the area you live?

Major city

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?

Prefer not to say

Are you a Centrepay customer?

Yes

Would the removal of one or more of these Service Reasons impact you, or your business?

No

Would the introduction of proposed mandatory conditions (such as target amounts or end dates), set out in Schedule 1 of the draft Centrepay Terms of Use, impact you, or your business?

No

Would the proposed changes to the excluded expenses impact you or your business?

No

Having reviewed the new Business application form and Centrepay Policy for Business, will the additional requirements proposed by the agency have an impact on you, or your business?

No

Are there any other changes that could help better protect customers?

I use centrepay for power and rent to housing sa and I find it easier to manage the power bills this way

Would you like to provide any feedback on the proposed fees?

No

Would the introduction of a mandatory Deduction Authority form, set out at Centrepay Terms of Use at Schedule 3 'Form of deduction authority' impact you, or your business?

No

Do you have any feedback on the draft mandatory Deduction Authority form?

No

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use (with respect to accommodation arrears), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Why ask these questions you never listen to the public and make promises you don't keep all politicians don't care about the people that vote for them they have done nothing about the cost of living or the price of petrol the major supermarkets are still ripping people off nothing has changed and to say I'm disappointed would be a understatement

Having reviewed Clause 9.6 (You must cancel customers' deduction authorities in some cases) within the Centrepay Terms of Use, (with respect to final utilities bills), will this have an impact on you or your business?

No

Are there any other changes that could help better protect and support customers?

Yes start keeping your promises fix education fix the homeless problems fix the health system and fix Australia make it great again before giving money and aid to other countries

Would the proposed business obligations and compliance requirements set out in the Centrepay Terms of Use have an impact on you or your business?

No

Are there any other changes that could help better protect customers?

I already answered that previously

Having reviewed PART C 'Payments to you' and Clause 38 of the Centrepay Terms of Use, do you understand your obligations and rights with respect to incorrect payments?

No

Will this have an impact on you or your business?

No

Having read Centrepay Terms of Use at PART F - Complaints, does this impact you or your business?

No

Does the proposed transition plan outlined in Centrepay Terms of Use at Schedule 4 'Transition' impact you or your business?

No

Are there any other considerations or suggestions you would like to put forward to better support customers?

Already provided feedback previously

Do you have any further feedback on the proposed reforms?

Just fix Australia make it a better place to live