

**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

**Should Services Australia wish to contact you about your submission, would you like to provide your contact details?**

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?**

There is a certain security knowing that your bill to a certain organisation is assured and you do not have to be endlessly checking to see if it has been paid. It allows for a routine 'set and forget' allowing for more time for those of us who are carers or disabled to focus on the numerous other tasks involved in our complex lives. Most on fixed income do not always have funds available on monthly basis and it is hugely important to be able to pay in a fortnightly basis. It supports business and individuals particularly those remote and regional. It guarantees economic stability not always available to low income people. Certainty that bills are paid in time without asking for assistance is a win win for both business and customers.

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

The major concerns I have as a customer of Centrepay is that large organisations such as [REDACTED] will not apply to allow their customers to continue as customers and this will inconvenience many people. In this day and age the access to telecommunications is absolutely vital. The area where I live and many others have been effected by major natural disasters and if we have no access to secure telecommunications and the ability to pay for these through Centrepay many will be put a risk bother business and 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?**

Yes

**How will the new business approval process affect you, or your business?**

I am concerned I will no longer be able to pay for my home internet using Centrepay and my electricity bill. I have been unable to access detail information from your organisation regarding the inclusion of exclusion of these services and though aware the govt is in care take mode for the security of Centrelink customers and fixed income people an accurate list would help

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

Continue service as is thank particularly telecommunications and electricity

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

Yes

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

What are the proposed fees and is this a tax in the lowest income people? Fees should be means tested to assure that pensioners are not unfairly charged in a similar way that fees are excluded from a bank accounts for low income. Fees are immoral and goes against the objective of centre link to help support the financially vulnerable.

**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 will not effect me personally as there is a Centre link office in close proximity to my address

**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?**

Please continue to support Centrepay customers by allow the same or very similar rules to apply it is important for Centrelink customers to be certain they have paid their bills directly. Centre pay is a wonderful initiative to help with this. Customers should have the right to manage their own finances independently but Centrepay is a value asset in the tool bag for balancing finances and allowing money for essentials it is also convenient for paying without the problem of accumulated debit.

**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 a good proposal as it will empower customer to review payments before termination customers should be contacted by both Centrepay and the utility company when any changes are proposed 21 days preferably.

**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?**

Business should be accountable to customers. Under any situation

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

Customers should always be included in the proses of negotiating with companies and Centrelink it is crucial that low income families are kept informed of all changes that will effect their household budgets. This can't be overstated!!!

**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 entered no here as I do not have sufficient information to answer in the affirmative. That is not to say this will I hope be a case by case situation and not a ribo debt type instance where many Centrelink customers are presumed guilt until they can provide contrary evidence. Seems like this could be a very time consuming and difficult endeavour. And all parties should be held accountable to there obligations.

**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?**

Keep bank records and screen shots ask for receipt.

**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 should be assumed that all Centrepay clients are covered as a right.

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

Presumption of innocence paramount considering individuals who use Centrepay to pay bills are generally on fixed or low incomes. Otherwise they would have opted to other forms of payment that does not come directly from Centrelink 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 am not able to make an informed answer but I have concerns if payment for my home internet.

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

Home internet plan being Centrepay in place before 30th June 2025 should not be increased to make it unavailable to pay bills. Until the next financial year.

**Do you have any further feedback on the proposed reforms?**

It is inconvenient that I was not provided with additional or detailed attachments to provide accurate and corrected feedback but I will iterate that suppliers if electric retailers and telecommunications should avail themselves if Centrepay and be give an incentive or dispensation to help the fixed and low income through the use of Centrepay the most convenient and assured method of regular bill payment.

**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?**

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?**

This personally affects myself. I'm already struggling financially on a Centrelink payment that barely covers my medical expenses ie, doctors appointments/medications, household bills etc. This has been the only way I've been able to afford car registration, repairs, the break down of white goods in my home. I have been deemed never to work again, but Centrelink will not put me on the correct payment due to "my health issues are not bad enough to qualify for the correct payment?" I have been fighting for 8 years and I've been mentally physically and emotionally exhausted by their stupidity. Why take away something so important and valuable that I personally rely on every fortnight knowing at least my car is road worthy to get to all of my medical appointments. It's not a [REDACTED] hand out!!! I pay what I owe through Centrepay and it's the only bill I haven't had to worry about. I even pay my rent through it. Come on government, don't stuff with something that works brilliantly.

I dare you to come live in my home for a fortnight and see if you could cope with the financial stress that is a constant struggle. Don't take this away, you have no idea what effect this will cause due to more [REDACTED] financial stress and hardship!!!!!!

[REDACTED]

**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?**

I've answered this previously, this is weighing heavily on my mental health right now

**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?**

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

**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
- Basic Household Items

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

For me to get new goods like fridges, laptops etc from [REDACTED] (I've got 8 payments left to go on a laptop) it has been awesome having it paid every fortnight without fail. I am able to see what money I have after rent and rent 4 keeps have been taken out it also helps me to budget what I got and is less stressful. Where as if you take it away I will have to remember to pay it on time. And not spend it which would leave me in debt if I forgot to pay 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

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

I'm unsure

**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 I don't use centre pay to pay my bills as I have been reliable in paying them

**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?**

It doesn't

**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?**

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 am an 75 year old single renter with my fortnightly rent deducted from my aged pension. As I age and possibly become infirm I can see benefit in using the CentrePay process to make regular payments. Thank you. [REDACTED]

**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?**

The fact that I can always use MyGov to change deductions is a welcome bonus.

**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

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

A face to face at a Centrelink Office is a positive way to discuss complaints.

**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?**

Nice to have the opportunity to review proposed changes and make comment - even if my comments are minor Thanks. [REDACTED]

**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?**

A statement approval from the individual on Sanity and Mental Health.

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

Yes

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

Small fees like this don't bother me.

**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 safer Centrepay would be an improvement.

**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 lost bond of \$500 to [REDACTED].

**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?**

A more expansive deduction database would be good.

**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 am treated illegally for Schizophrenia.

**Do you have any suggestions in relation to business obligations?**

They must provide humane treatment.

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

I have found no way out of my situation.

**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 be required that an incorrect diagnosis or reason be a legitimate cause for for the business to be regarded as an 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?**

Expand the database of exclusions to include incorrect diagnoses and reasons.

**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?**

Complaints have not helped resolve my Sane institutionalisation.

**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 have found that there is no end.

**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?**

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
- Household Goods Lease and Rental

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

I have only just begun to understand how I can utilise Centrepay the last two weeks, and I have been struggling to pay my bills/ remembering to have money where debits are coming from at the right times for the past 3 years. Centrepay takes the remembering factor out of it for me, and it also takes the survival factor out of it - I don't have to do the thinking when times are tough and I'm stressed - Centrepay pays my bills on time so I don't have to. I know the money is always going to be there, so I can't default. Please - I beg you - We \*need\* this - I don't think many people know about it - I have also heard from businesses who when I was complaining to them about [REDACTED], who sadly don't offer Centrepay, they told me that they weren't surprised and you might be hard pressed to find a telco who does because of the strictness surrounding it and also the fees that it costs the company. The individuals, and I think a lot of peoples with disabilities would agree with me, not all - but I think a lot- need Centrepay to manage their lives and not fall behind - It is the greatest tool possible - Outsourcing part of our financial management, which on our own we absolutely suck at managing efficiently or consistently, to ensure we stay paid to date and maintain healthy positive relationships with our creditors. What needs to happen is the process needs to be made WAYYY easier for both parties. Neither the business nor the individual should be copping a fee. It is a service provided by the government and as

such should be fully funded by the government under public assistance, the same as building ramps and using multiple languages to convey instructions on signs - Not everyone uses or needs it, but the ones that do really [REDACTED] appreciate it and we appreciate that no one has to be penalised in order for our accommodations to be made or met through government provided assistance. So please - If it's required to live a functional life as set out and expected by our government in the frameworks and societal structures and standards, e.g. to drive (rego, car payment and insurance), to live in a home (rent, mortgage and insurances other fees), to go to work, to eat, to maintain physical or mental health, to be educated, I think that covers the basics we need to have a semi "normal" life? Then we should have the option to let our Centrepay manage that bill payment for us so we don't stuff it up. I propose more connection and more flexibility in arrangement - Perhaps consultations when each payment is set up/ requested - Call about the Centrepay request, quick 5 minute chat, discuss the needs, the benefit, the risk, assess the funding availability and if it ticks the boxes then great. And to clarify, you're not deciding yes or no, you just need to see that the person has considered their decision so they're providing those things and the support officer can help by asking open ended questions to provoke thoughts about the risks benefits etc. if the person can't come up with any, (and if they can't, then that's cause for denial) and then they do the maths on if it's actually affordable for them based on the funds in their available Centrelink payment At the end of the day - If Joe blow wants to Centrepay \$600 worth of meat, he should be able to if he sees benefit, has considered risk and can afford that payment. Stop micromanaging how people spend their money, I understand the concern but please - let the silly ones be silly but don't let it be on alcohol or cigarettes, that's your only duty of care - Choice and control - If it's to do with reasonable survival needs, allow it - and let the ones who need the help, have the help and access the help EASILY. My car is now unregistered because the Centrepay process that I attempted 5 times yesterday was just way too difficult difficult lemon difficult, and I fizzled out and now my car is unregistered today. I have disabilities, I don't have support. It's no one's problem but mine BUT for the love of god don't take that option away from me. Please. I can use Centrepay to outsource my money management. Busy parents could be using it too I'm sure. I just don't think enough people realise. Monthly rego on Centrepay - How good! And how many people don't know about it? I \*wish\* I could pay my telco bill with Centrepay, I wish, because then I wouldn't default and then it wouldn't be showing on my credit history and it wouldn't be this big cloud of overwhelming stress of trying and failing to manage my finances on my own. I didn't know I could use it for savings!!! MY GOD! All of the good and positive things - I genuinely think this service has great bones, and could improve the lives of so many people. It's a frame work for teaching money management too. ANYWAY.

Make it easier

Make it free

Make it more known

Provide examples on how we can use it and why it can make life easy - advertise it on T.V

Make more businesses offer it (but don't penalise them for it/ charge them)

Don't Say No - Ask Why - Ask How.

I have a good head for collaborating on fixes, and I'm more than happy to consult and  
Centrepay Reform Consultation Paper Submissions from Individuals – Sensitive

help and provide ideas. But I'm just a human who's desperate to keep her head above water. [REDACTED].

**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

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

It would limit paying and accruing excess

**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 need a mobile phone for work and to live - I require emails and phone calls and text messages and to log in to websites such as myGov. Have conversations to see they've considered it, assess available funds. Stop micromanaging.

**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?**

You need to ensure that it's easy and streamlined for businesses or else they won't want to be a part of it. Don't make it harder for anyone, take your time and make it easier. Consider everyone, have round table meetings with businesses and individuals.

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

Let the customer have full choice and control of payment amounts and end dates and have a Centrepay rep call to see that the person has done their own due diligence in making that decision for themselves, and if their available funds from their payments allow for it then it's approved.

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

Yes

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

Do not make the businesses pay - They don't want to help us if it costs them money and why would they? We just seem like more of a pain in the ass to them because to them... we cost them money.

If you truly must charge someone then charge us, the customer, the same as a credit card fee. But I'm pretty certain it should be government funded.

Don't make businesses hate us. Don't further isolate us.

**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?**

Yes

**What content do you suggest is contained within the form?**

Bugger the form and let us set it up via MyGov or Centrelink - Make that the only option. Make it easy.

Login

On Home Screen: Centrepay (along with all the other stuff and main links on the home page - but you get my drift)

Set up the requested transaction in a simple screen, same as internet banking kinda thing, from the requested account, submit pending approval.

Oh we could even have the option to put in our benefits risks etc. here.

Phone call, conversation, approved or if the person hasn't considered (doesn't matter if we agree remember) both sides to their choice OR if they don't have the funds then it's denied.

**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

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

Let the customer have full choice and control of it via the Centrepay login - same as we do with internet banking.

**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

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

Make it easy so the businesses don't hate us

**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?**

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?**

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?**

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?**

Due diligence applied to people who claim to be Aboriginal or TI. DNA testing would produce some interesting results. Genetics DO effect Health outcomes. I am appalled at the number of professional scammers who claim First Nation status and consequently pay zero for PBS listed items. A green eyed blonde saying "proud Dja Dja Wurrung (example only) woman just translates as total [REDACTED] and sets back equality process. I am also feed up with the completely insincere statements that XYZ "acknowledges Aboriginal and Torres Strait Islander peoples throughout Australia and their continuing connection to land, water, culture and community. We pay our respects to the Elders both past and present."

What if the alledged elder is an absolute [REDACTED]? Respect is earned, it is not a right.

**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?**

Leave it alone. It is good.

**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?**

Excellent idea

**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?**

Services Australia really need to improve answering the phone promptly, and be able to talk to a real human who speaks clear English.

**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?**

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

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

An entity that requires the use of Centrepay for the means to be satisfied for payments will met would be crucial to the person on GOV pension but should be forced to pay to an entity depending on is Government, Judicial, Housing, Medical is well within reason. Utilities require it also highly likely Phone services will want to but who knows what the future will say. Its the other entities like Loans that can force \$1200 to be payed in 6 weeks rather than the option of 3 months that can't be selected as a Aproval to be Loaned.

CentrePay should be where it is really needed to where people must have that Energy Supplied or Medical because it is Absolutely Essential. Fines should be stretched out a bit more, Transport would be essential as a regular payment and should be put in a different category.

I like CentrePay because i have an undoubted, trackable means to prove payments thats linkable with other information about me.

██████████ TRIED TO MAKE ME PAY FOR A ENERGY BILL AT A PLACE with a back date of 3 months and to provide evidence to prove that i hadn't been at this place, i responded to them that i am a Jobseeker therefore i CentrePay them with Energy relief and Concession and is backed up with my record of Social housing deductions

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

Yes,

People of Mental Health, People of a wide range of medical reasons, people who are Pension approved, if a parents require the need of support for their child should be auto Centrepay to the School or Care centre, quite possibly someone who is found guilty of something is then fined would be a form of punishment to pay up with certainty as long as Centrelink is the income provider.

Energy bill to The provider, Water to water, land to land , Tenants to landlord.

I would want food services become more but most other things have no need to purchase because it needs to be saved and utilising Banks for high risk or non-importance buying will relieve CentrePays workload and concerntrate improving security and detection abilities.

**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 answered the same as what your mention is as above.

Banks already have the ability to provide the same as CentrePay as it always has and as i had answered earlier, banks can han handle the high risk local and international transactions aswel as Security which in turn relieves CentrePay to focus on Being what Centrelink is and does for Australians so as to not show weakness being constrictive but can improve the ability to detect fraud and to maintain a High Level of Security .

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

Yes

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

why would you charge a fee on something like NILS?

Maybe, only because its by choice to want something that is not essential.

**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 must demand a reform in Person identity security and identity information be considered as of high importance and adjust to what Companies require campared to what they ask for due to Cyber or Corperate Securities if they were limited so much info of a customer would prevent identity theft hugely.

I HATE MY VERY FULL NAME BEING PRINTED ON MY MEDICARE CARD, CENTRELINK CONCESSION CARD AND WORST OF ALL MY DRIVERS LICENCE, HRW LICENCE IS DETAILED WITH WAY TOO MUCH IDENTITY DETAILS IN ONE PLACE THAT MAKES ANY PERSON LEARN YOUR DRIVERS LICENCE EASILY AND USABLE ON SOME SITES THAT DON'T REQUIRE FACIAL COMPARENCE AND MY BANK KEY CARD.

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

Yes

**What content do you suggest is contained within the form?**

SECURITY AND POSITIVE ACCURACY IS PARAMOUNT.

**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?**

Though i don't depend on CentrePay for use as my way to ensure my rent is paid directly to my landlord nor convenience,  
its the trackability and receipt that i wish for as a form of proof and is verifiable.  
I Want CentrePay to Remain the Service To Direct a Payment of Importance because its just one of those things where some people will end up needing something else over the real need to ensure a roof over that persons head.

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

CentrePay is the What You Are To Pay For,  
as the same as  
CentreLink is the What You Sought After For....

**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?**

But i utilise Centrepay as form of trackable and proof aswel as the [REDACTED]  
wanting to overbill me if i didnt have proper proof which i did and have and is verifiable with other details that is apart of my details that is hard to challenge thanks to CentreLink and 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?**

Yes

**How would these impact you or your business?**

as long as its within reason and the abilitie to comply make good or otherwise considerate it could affect negatively.  
But it depends on you for a reform.

**Do you have any suggestions in relation to business obligations?**

Just be [REDACTED] reasonable, because if a business oversteps it isn't felt as much as if a person was to understep will result in into 5-10 years of no confidence to make full payment.

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

Not through [REDACTED]

**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 do and i always ensure you are told, i agree & of course i must of knowingly put myself in a position that is a massive concern to Businesses providing a service that Credability is just the tip of a big problem a person should care about in the long run rather than the short trip to a police station

**Will this have an impact on you or your business?**

Yes

**How will you be affected?**

it may or may not. It depends on where i stand,  
but i am well aware of the consequences

**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?**

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'll adapt as usual

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

not at the moment

**Do you have any further feedback on the proposed reforms?**

my concerns have already been mentioned within the Feedback

**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

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

No longer able to purchase household goods due to excessive price gouging and profiteering. Sick of financial abuse from people who are rich and able bodied. It's making me want to be violent to anyone who tells me what I can and can't spend my very little money on. [REDACTED]

**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
- Home care and trade services
- Court fines
- Infringements
- Legal services

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

It'll prevent me from having basic human rights.

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

Stop financially abusing the vulnerable

**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 life not worth living be ause participation would become impossible.

**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?**

Stop financially abusing people before they get violent and cause more crime. You're only making things worse.

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

Yes

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

Fees would stop business from supplying to the vulnerable and remove them from the economy. [REDACTED]

**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?**

Dumbest thing I've ever heard. More [REDACTED] for no reason. Stop wasting money ey and give it to the vulnerable you useless [REDACTED]. The road to hell is paved with good intentions.

**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 them more [REDACTED] money and stop wasting it on more [REDACTED]

**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?**

[REDACTED]

**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 government is the problem

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

[REDACTED]

**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

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

It's just dumb.

**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?**

[REDACTED]

**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?**

[REDACTED]

**Do you have any further feedback on the proposed reforms?**

[REDACTED]

**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?**

Very confused. The existing Centre pay system already has the ability to nominate target amounts and nomination of total amounts. It also already has the function to activate a permanent Centre pay deduction, for instance [REDACTED] payment, which I use. So not sure why this already existing option would need reviewing. Currently, the user can end these payments themselves except for public housing rental payments or rental goods payments. Having those particular Centre pay deductions is extremely useful and ensures that people who would otherwise avoid their rental payments for accommodation or goods (such as hire goods) can not avoid them. This prevents them from becoming behind in their rent.

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

Yes

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

Centre pay has always been a free service as far as I am aware. It should be monitored to ensure that users are not damaged financially.

**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?**

Mandatory deductions already exist. Not sure why this already existing option needs to be reexamined.

**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?**

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
- Basic Household Items
- Food Provision (non-remote)

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

For starters if the household goods lease and rental should be removed it will put alot of families in an emergency situation especially if their fridge was to stop working altogether as my family has gone through that in the past where we've come home from doing our Christmas shopping to find that our fridge had died. If it wasn't for being able to have centapay for businesses like [REDACTED], a household goods lease and rental company all of our food we had just bought for Christmas would've gone off, but it's not just for fridge's it's also there for lawn mowers, beds, lounge chairs the main essentials for a families home. As for the motor vehicle registration, I'd love to be able to set up a centapay for my registration because it would be beneficial for me being on a carer's payment as I struggle to try to pay for it either 6 months or 12 months so I'm paying more by paying for it monthly. Basically don't remove any of the above services as it'll have a negative impact on so many people.

**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 it wasn't for being able to pay for my mobile phone through the company I purchased it through I wouldn't have any way of communicating or doing anything that I do do with my mobile phone so it would have a negative impact on many people.

**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?**

After my husband passed away last year I had informed department of housing and I had sent through the new income statement and I hadn't realised at the time but they had messed up with the amount that was supposed to come out of my centapay amount every fortnight as they had put it as a weekly amount instead of fortnightly, so I ended up being behind due to their fault not mine as I was still trying to come to terms with my husband passing away. If it wasn't for having centapay to pay off this mistake I'd probably still be paying it off.

**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?**

Yes

**If so, which Service Reason/s?**

- Basic Household Items

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

If I have to [REDACTED] for the mobile phone. It would cost more. I also use the mobile phone, which costs the same as a landline for taxis and out in the street connecting with a taxi.

**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 need the centrepay for [REDACTED] mobile phone. Unfortunately they want the amount to be deducted monthly which is a lighter load for billing and using centrepay. I agree with monthly payment of [REDACTED] but not higher bills like atewayhl or electricity for monthly payments.

**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?**

Fortnightly billing for all transactions.

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

Yes

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

\$3.00 a fortnight for 3 transactions. Rent phone and electricity. That's \$78.00 a year. This would make a impact. Rent and electricity shouldn't ask for the \$1.

**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?**

Do not know about the mandatory authority

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

Yes

**What content do you suggest is contained within the form?**

Would be a invasion of rights

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

What changes and why protection

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

This is a law to teach about paying off bills for a target amount .

**Do you have any suggestions in relation to business obligations?**

Would like [REDACTED] to be allowed to monthly pay bills or fortnightly pay bills via centrepay.

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

Both monthly or fortnightly. Not just fortnightly.

**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?**

Not applicable

**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?**

Phone number given out

**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?**

No fortnightly payment

**Do you have any further feedback on the proposed reforms?**

Would like [REDACTED] to use centrepay

**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?**

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
- 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?**

I have memory problems I don't remember what I've got to pay

And removing any of your services impacts me with a [REDACTED]

**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
- Court fines
- Legal services

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

If this is mandatory ambulance is on going each year so I'd have to reapply each time I have memory problems and I don't remember beyond a week or most time 5 min after I've been told something

So I would be angry and frustrated and [REDACTED]

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

Start thinking about people who are by them selves have no help memory problems you wonder why we yell and scream and swear your creating our anger problems  
Then we can take it out on staff so we usually take it out on friends and strangers  
Get out of [REDACTED] and interview people and make it easier for people with mental anger problems and have a tailored system for people like use

**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?**

Not only me but thousands of people looking for work would not be able to afford new phones or contact employers  
Any thing that takes away a service adds extra cost to a low payed people who then have to go with out food or doctors medications  
How about thinking of the minority not the magirity

**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?**

What if you deem it's not safe  
And cut it off you can make us prisoners where you say it's not  
And cut off our payments to much red tape kills people because they can't meet the requirements it is a form off communisium

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

Yes stop making it hard for people with memory problems I've had mine since I was 7 years old verified by vacasional assessment that's why lam on dsp

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

Yes

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

The business would then put that fee into the customer with low income just \$1 can mean the price of one meal or not using a heater or air conditioner  
Me personally I have pommy baths because lam on gas hot water and having showers cost me other things like food or sport going to pub for a meal that's out the door if I have to pick up the price of the fee on top of the transaction

**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?**

With memory problems you forget what your reading  
And is this form going to be away to cut out services because it's to hard

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

Yes

**What content do you suggest is contained within the form?**

This sounds good idea but will it make it harder to get the services you need so you can save money and make people's lives harder thus creating a mob off angry people

**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?**

You have no idea there's people out there that do this then ring up and cancel the deductions

One person I know owes 90,000.00

In fines he changes his address all the time

Calling you on a regular basis is a joke you take 2 to 3 hrs to answer the phone because you can't answer the question with out help

My gov is a joke because memory problems you have to change your pass word all the time because you recommend that you don't write it down it's [REDACTED] frustrating makes you angry

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

Yes I am 144kilometer round trip to a centerlink office that's a cost off \$30

And there's people that are 3 or 10 days from centerlink with no Internet and it cost them any where up to 800 in fuel to get to Internet to fill out your crappy paper work

**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?**

If you don't tell us the obligation has been canceled then we get a late bill charges

Or the business doesn't tell you

Your then thrown into court then you get victim off crime charges

That never seems to pay out if your a victim

**Do you have any suggestions in relation to business obligations?**

Yesake it mandatory they write or txt message you that contract has been terminated and what's stopping you from canceling our contract because you don't agree to where where spending our money

That need to be included in the contract that you want cancel because you deem it's not where you want use to spend our money

**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?**

Why can't you set up a return policy where your computers will automatically accept a payment from that business into the person's centerlink account

Set up under a box called over payment returns with modern tech that should be easy  
On the program they use to accept payments and why hasn't your over educated  
numbnuted PhD and what ever else certificates diplomers thought of that

**Will this have an impact on you or your business?**

Yes

**How will you be affected?**

Set up a computer repayment off over payment to that person's account you can give  
the business the payments why not a return box on the program  
Or if you haven't got a computer program make one where the business can put details  
in and payment is automatically payed and a box with return set amount

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

Make the process easier  
You have all these apps where  
Banks transaction why not make a app that links the business to that person's account  
act centerlink and he puts in the return amount hits send and it's instantly returned to  
that person thus eliminating the need to make a complaint and stops the switch board  
from over loading the work load and taking up staff time so they can answer the phone  
to people who really need help

**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 if you decide that it's not on the list and you fail customer care and the person is  
hit with a large over due pay now or go to jail you've created a criminal with a record  
and who gets to decide

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

Yes why don't you get a board that's not linked to center link of normal people with out  
PhD papers some off which are only good for [REDACTED] on because there idiots with  
a diploma  
From a large range of people from ethnic back ground and disabilities and so forth

**Do you have any further feedback on the proposed reforms?**

Make thing easy for people on DSP  
Cut out all the crap and just make it simple I have memory problems no one to help  
And take into consideration people who have 10 hr trip to get to centerlink like petrol  
payments as petrol is \$198.90  
And there's people who haven't got computers so there unable to photo copy things  
honestly you becoming a communist [REDACTED]  
Your in anger [REDACTED]

**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

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

Yes let us pensioners earn at least \$300 per week as some of us are doing it tough especially those that lost everything we'd worked our butts off for plus including the loss of our kids from our lives. There should be an asset test for those pensioners that have been wiped out by their family break up and that still have a lot to give the workforce as most pensioners will be doing work that isn't affecting the rest of the workforce especially the fat cats and politicians that keep finding new ways to make their own lives that bit easier each and every time.

**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?**

Yes just let asset strapped pensioners make an extra \$300 per week so we can have a respectable life style and help those that you see needing a small hand up.

I currently do 2 to 3 days a week volunteering for DCP so I don't believe my suggestion of asking \$300 instead of \$112 without affecting pensions is nothing but fairness.

**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 let us pensioners be allowed to participate more in the workforce and stop politicians being able to do what they want with their own wage increases.

Their attitude has always been "bugger you Jack, I'm ok " It's a [REDACTED] joke.

Where's [REDACTED] when you want him.

**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?**

Yeah stop stressing the small stuff and clean your xxxxx act up then stand back and have the government find a scrutineer that can be trusted to go through with same gusto as [REDACTED] doing and finally put an end to gravy train and eliminating the never ending legal fraud by the untouchable's also known as your everyday politician.

**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

**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?**

[REDACTED]  
Yes it's true you will be able to have your way on this while you walk this planet but for those that are complicit [REDACTED] will one day have to explain themselves to their maker ,that I promise.

**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?**

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?**

- Social and Recreational Commitments
- Household Goods Lease and Rental
- Food Provision (non-remote)

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

The food provisions is somewhat important in my case. Increased inflation and cost of living sometimes makes it hard to get food. There are some food and community organisations that follow a type of credit system, by allowing for the purchases of foods and personal items through Centrepay. I have used this service with [REDACTED], [REDACTED]. It worked well. However, from my personal opinion it seems some of these organisations run Centrepay like an unregulated credit system, because even though it seems to be a form of credit, Centrepay does not come with consumer protection laws, as say a real regulated credit system would. This is important, because I've brought things from [REDACTED] that had reached their end of shelf life (usually donated), and still has to pay for it through Centrepay deduction even though the product itself was no good. However, because I'm on Centrelink, I can't afford a real credit card which means I sometimes need this type of credit system for food and provisions. I just think there needs to be more consumer protection, through 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

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

Please see earlier statement regarding [REDACTED].

**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?**

Centrepay is essential for bills. However, some businesses are using it like an unregulated credit system. This needs to change. However, there still needs to be some courteous extension, in regard to services that are otherwise unattainable.

**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?**

- Community group loans
- No interest loans
- General community housing loans
- 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?**

I just need centrelink to do something for other then put me through 3 years of hell no loans , no help, no family tax when I was entitled , everything is my house is gone food wise had to live of what I had for 2 years . Payments were only just covering rent if I was lucky .

I was entitled to family tax part an and b, emergent supplements , my yearly family tax an and b return of approx 1500-2000 (feb 2022-2024) and rent assistance for 6 months . On top of that they wouldn't help me with crisis payments or support [REDACTED] to not be recognized , centrelink wouldn't help me I had to flee my home . [REDACTED] and now on ptsd meds cause I had no one helping me and I'm mentally now stuffed from it all. Centrelink gave me a debt of originally 25000 then 7000 then 5000 then 2 then 3000 . It's been through court they have 28 days to pay me and still haven't .

I need a car cause couldn't survive my car pay my fines nothing .

They helped destroy every last part of me . Now still demanding for a debt I don't have .

Centrepay Reform Consultation Paper Submissions from Individuals – Sensitive

They need to pay me the 25000 they owe me and rent assistance included and I should be entitled to a lump sum for ruining my life with the stupid robo debt , never was I paid out a cent .

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

Improve ur debt paybacks get someone onto the letters from legal services and tribunal .

**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?**

Check everybody who has debt and maybe check when they did submit evidence there child was in school until 18 so I should have received family tax . Not job seeker and no rent

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

Yes

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

Yes me

**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?**

Just pay me my debt you owe me so I can move on with my life afford to full my cupboard and fridge

**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?**

Don't know don't care I just want someone to hurry with my money back

**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 business it's personal don't know where else to go I keep calling centrelink no one's replying

**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?**

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?**

No

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

Work it out with in the 28 days plz there is only about 14 left

**Having read Centrepay Terms of Use at PART F - Complaints, does this 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
- Employment Expenses
- Funeral Expenses

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

Funeral expenses is a large expense often unplanned and that would greatly affect me financially and put me in hardship if u was unable to use this facilities to pay for a family funeral. I think it's absolutely unethical that services Australia would think of removal of this from Centrepay for pensioners especially who don't have other income anymore. I would also like to access Centrepay for work and vehicle expenses for registration as my vehicle is vitally important to my employment.

Services Australia must consider that a lot of people are working that receive Centrelink benefits like myself who receive a very small parent pension while working as my income capacity is significantly reduced being a single parent.

Take these things into consideration.

If an home appliance was to break down a lease is a good temporary option also until you can afford to buy a new item.

**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
- 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

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

It would only be advantage to myself to Loans are paid correctly. To be notified when loan is completed.

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

Why are businesses such as Community Housing Providers charging a fee to process Centrepay payments.

charge now 99 cents per rental payment.

I am very upset with this.

No other payment providers charge a payment fee to process Centrepay.

Can you please investigate all Community Housing Provides and ask they do not charge a fee to process Centrelink payments.

Direct debits are not charged???

Why are they charging a fee of 99 cents to take payment.

In particular and request that they go online with reforms and stop this obligation fee of 99 cents to make payment by Centrepay.

Thank you

**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 need a wide variety of services available to pay Centrepay this enabled me to better manage my budget.

**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 would like to see end of fees charged to customers for payment processing

That's ridiculous

You can pay with bank transfer no fee and Centrepay you are charged 99 cents by

Community Housing Providers

Please include this in reforms

**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 of 99 cents should not be charged for HOUSING or RENT for housing

All Community Housing Providers should not be charged or relay this fee to tenants

Which is currently happening to myself

That's an essential service like gas, electricity, water and no interest loans

Please ensure that this is not passed onto the customer this fee it's unfair

**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?**

I think this a good facility and should be kept for rent in arrears

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

I have mentioned already

**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?**

Centrepay should be accessible for utilities in arrears or final accounts after moving to complete payment

This is ridiculous

**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?**

Business should advise when payment almost completed

For example when last payment is to be deducted and when the invoice is completed.

This should be mandatory.

Customers should not have to chase up business

**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?**

Incorrect payments need to be immediately refunded.

Customers should not have to chase business

**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?**

All complaints should be fairly heard

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

Yes

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

I would like the Centrepay fee in regards to hosing and rental providers reformed.

That is an essential service and should be exempt from 99 cents fee.

**Do you have any further feedback on the proposed reforms?**

Not really

Keep essential services utilities, rental provides, childcare, loans no interest, fines victoria, parking fines and funeral expenses these are essential

Make refunds easier

Stop fee of 99 cents for essential services like rental providers

**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
- Basic Household Items

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

It would affect me as I'd have to pay for my rental goods with a different payment method which I don't want to do so use better still let me use centre pay to pay for my goods as I'm not doing it any other way I shouldn't have to it's not my fault if other people have been miss using the service why should I be punished for something that isn't my fault

**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 don't care about protecting other customers as long as I can still use centre pay for my rental goods I don't care ok

**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?**

Just keep centre pay going ok

**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?**

Just keep centre pay going otherwise I'm gunna crack the [REDACTED] major so keep it going

**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?**

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 would make things more difficult if the service suddenly disappeared.

I will say this though, since Centrelink have stop watching the calculations for Rent Reviews, Community Housing organisations (like [REDACTED]) are taking advantage of their calculations no longer being watched and overcharging Tenants. Then the only authority to get them to correct it, is SACAT, which you have to go through a big process to prove you've attempted to make them fix it. Centrelink really needs to watch Rent Review calculations because they're taking advantage of the system and getting away with doing the right thing... It's really disappointing because Community Housing are meant to be the organisation that protect people from injustices.

**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
- Veterinary Services

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

Would just be more difficult

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

Centrelink or another authority need to be watching over the calculations because there are some organisations taking advantage of the system...

Rent Reviews through Community Housing organisations (like [REDACTED]) are taking advantage of their calculations no longer being watched and overcharging Tenants. Then the only authority to get them to correct it, is SACAT, which you have to go through a big process to prove you've attempted to make them fix it. Centrelink really needs to watch Rent Review calculations because they're taking advantage of the system and getting away with doing the right thing... It's really disappointing because Community Housing are meant to be the organisation that protect people from injustices.

**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?**

Since Centrelink have stop watching the calculations for Rent Reviews, Community Housing organisations (like [REDACTED]) are taking advantage of their calculations no longer being watched and overcharging Tenants. Then the only authority to get them to correct it, is SACAT, which you have to go through a big process to prove you've attempted to make them fix it. Centrelink really needs to watch Rent Review calculations because they're taking advantage of the system and getting away with doing the right thing... It's really disappointing because Community Housing are meant to be the organisation that protect people from injustices.

**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?**

Since Centrelink have stop watching the calculations for Rent Reviews, Community Housing organisations (like [REDACTED]) are taking advantage of their calculations no longer being watched and overcharging Tenants. Then the only authority to get them to correct it, is SACAT, which you have to go through a big process to prove you've attempted to make them fix it. Centrelink really needs to watch Rent Review calculations because they're taking advantage of the system and getting away with doing the right thing... It's really disappointing because Community Housing are meant to be the organisation that protect people from injustices.

**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?**

Is there anyway Rent Reviews calculations can be reviewed again by another authority... Some things are being taken advantage of and then it becomes a very big and complicated process to get it corrected, especially when the organisation refused to review anything at all.

**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?**

Make the Target Amount explicitly more clearer to let Centrepay payers know that once reached by whatever targeted amount by whatever date; ongoing Centrepay payments will then cease with that recipient.

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

Yes

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

Just like with ATM fees nowadays; there should be no transaction fees for Centrelink DSP clients. Since their fortnightly pension is their main income; where some can't even obtain paid employment for a 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?**

Yes

**What content do you suggest is contained within the form?**

Let Centrelink clients be able to still utilize Centrepay on MyGov; even if Centrelink itself is updating its official website as part of ongoing maintenance.

**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?**

Whenever Centrepay arrears go up yearly; Centrelink Rent Assistance should go up too, especially for its DSP clients, since weekly/fortnightly rent is never cheap.

**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?**

Whenever power/water/phone utilities Centrepay bills go up yearly; Centrelink Utility & Phone Allowance should go up, especially for its DSP clients, since [REDACTED], [REDACTED], [REDACTED], [REDACTED], and [REDACTED] aren't getting any cheaper nowadays.

**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?**

Centrelink absolutely needs to have far less waiting time for its clients; both in person, and on the phone, even if its regarding Centrepay itself nowadays.

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

Centrelink should absolutely provide its DSP clients Insurance, and Private Health Allowance nowadays; given how expensive RAC, dental, optometry, and private hospital costs keep getting yearly.

**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?**

Make Centrepay refunds far more easier for its clients.

**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?**

Centrelink needs to notify its clients immediately both physically, and electronically if Centrepay has paid an incorrect payment.

**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?**

All Centrepay registered businesses should be regularly audited yearly to ensure they don't slip through the cracks, and misuse/abuse their clients, especially [REDACTED], when they're already on exclusion notice.

**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?**

Centrelink must never again implement a Robodebt scheme; while those found guilty by its Royal Commission of misusing/abusing it, and its Centrepay clients. Must never be allowed to be in charge of regulating Centrelink; but face justice, including far stiffer penalties, than the actual ones they've ultimately received, which really were just a slap on the wrist to the innocent lives they forever ruined.

**Do you have any further feedback on the proposed reforms?**

Have whatever Centrelink & Centrepay proposed reforms for 2026 be personally a part of this year's federal election to duly inform the Australian public. Besides making doubly sure that whatever federal government's elected this year will then absolutely make Centrelink waiting times both in person, and on the phone far less shorter for its clients.

**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?**

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 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 very important to these people do not cut them out ,  
they are needed to prevent their credit card being stolen ,  
with a phone they can transfer money from their bank account to their card when  
shopping ,that way no money is in their card when stolen

**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?**

in australia's early days we went out and found gold and a town started up around us ,many towns started like this  
as the gold played out most people had to move away ,  
the government was a one trick pony ,did nothing to save the towns  
and towns died a few live on as just a hotel, road house , and a few houses ,some are lucky and have a school.  
so australia had a problem

the cattle stations provided work for the aboriginal population and a few others  
smart workers and stockmen were produced ,  
then the government decided we had to pay the award wage about 1969,  
here we had a great workforce but could not afford them ,  
the government did not offer any help to keep them employed ,  
so this great work force was let go and machinery was used instead ,  
australia had a problem and they ended up in the small towns ,

the government brought them some cattle stations ,all failed a disaster,  
community were build all failed just waste of money pits  
australia had a problem .

when they were on the stations all children went to school .  
now very few go ,a schooling disaster  
we now have second and third generation from this work force ,  
that have never went to school never worked and cant read or write,  
australia has a problem,  
they steal Motor cars and break into houses,  
those that come to school get a present and a award

from out of the dust small shops in small towns have supplied their needs ,  
and when centre link allowed these shops to give them accounts it was a step in the  
right direction in many ways,  
yes a few smarties have did the wrong think and need to be dealt with.  
but it has a lot of good sides ,

but I dont think centre link is aware of the problems we face in supplying our  
customers needs ,  
the big shops like [REDACTED] etc get their goods direct made over seas and sell at a good  
profit for their selves at fair prices on the surface  
they have shops in all the big towns etc ,and us battlers are left with the small towns ,  
fair enough ,  
but what the likes of [REDACTED] have done have sent all the wholesalers broke with their  
direct manufacturing overseas ,try buying kids clothes shoes,baby needs ,  
even adult needs their are no wholesalers left ,and people in centre link complain  
about pricing ,  
I have not had a salesman walk into my shop in the last ten years, they no longer exist  
yes some shops are selling rubbish clothing at dear prices and making money ,  
but some of us are very fair as well with just a single shop and family run ,  
and our goods stack up against anyone,

australia has a problem .  
where does centre link see this going ,  
will centre be happy to see the end of us ,  
do they want the towns to die  
or will they just push the limits down so its not worth operating anymore ,  
after 30 years I am thinking of moving on ,  
fire sale my stock and sell the property to the electrician who wants 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?**

- Motor Vehicle Registration
- Household Goods Lease and Rental

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

It would mean direct debits would end up declining and my rego and household items would not be paid

**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

**Do you have any suggestions in relation to business obligations?**

Just leave it as it is. It's not broken don't [REDACTED] with it

**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?**

Leave it alone

**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?**

- Basic Household Items

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

I have used Centrepay to buy household items. This has included a fridge, freezer and I now need a mattress. This has allowed me to replace essential items that I cannot afford to buy outright. I have used so called interest free repayments from [REDACTED] but found the monthly service fees were exorbitant and I was not able to buy over a certain amount.

As an aged pensioner I am finding I need to replace things from time to time and being able to use this service has really helped me to, p pay for these items over time. Most recently my car needed repairs and I could not afford them. Living in a regional area, poorly serviced by public transport I would not have been able to get to medical ,appointments etc.

[REDACTED] program that also allowed me to purchase, interest free, a heat pump and later a heat pump hot water service after my old electric one had broken down.I had a very old electric heater and could not afford to pay the energy bill. I can now stay warm in winter and cool in summer. These deductions came out of my pension over a period of two years.

I can pay my usual bills,, if I have difficulty I can arrange to pay over time. I can manage my mortgage and know if I cannot I can talk to my bank to make arrangements. i can save for small items and minor home maintenance. My rates can be paid over time rather than a lump sum. So the ability to purchase household items and perhaps my car registration has been essential.

Removing this service will impact me as I age and I need to replace worn out goods like a

washing machine or a mattress. Without these schemes I would still be wrapping myself in blankets in the evening, would not be able to keep fresh food.

I understand clearly that some businesses have been engaged in taking money from vulnerable people and selling them funeral plans and phones they do not need and are scams. However, I have found Centrepay to be essential for me to get the things I need and a way to pay for essential items over 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?**

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 expensive and I think they are an essential item in today's world. Many people I know do not have landlines and use their phones for the internet as well. This could perhaps impact me in the future if I could not afford 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

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

In [REDACTED] program requires people to have a one to one interview, present their financial information before having any purchase approved. I know this would be more difficult in remote areas but there should be ways of doing this and increasing the penalties for businesses that abuse and run scams rather than removing a service for everyone.

**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?**

Perhaps. My guess is that the decision to make changes has already been made and that that I will no longer be able to utilise Centrepay as a way to get the essential things I need. Hopefully the Tasmanian scheme will continue but I fear the changes will impact what they can provide as well, as they utilise Centrepay.

Like all large scale changes to Government priorities, policies and services there will be losses for some people in trying to protect other vulnerable people.

**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?**

- Funeral Expenses

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

Why would you consider removing funeral expenses. Everybody dies.  
I think whoever thought that was a good idea is a [REDACTED] idiot.

**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?**

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?**

It would make it harder for me to pay certain bills or to obtain new household products that my family require.

**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 currently pay my [REDACTED] account via Centrepay. As a single parent on disability pension it is vital for me to be able to continue to pay via this arrangement as any other arrangement would see my executive function fail and therefore end up in severe financial difficulties.

**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?**

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?**

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?**

The Motor Vehicle Registration Service is of great importance to me. Without it I do NOT have:

1. Reassurance the registration is being paid. I struggle to balance my Pension budget and knowing that a small amount has already been set up with registrations, without the risk a direct debit failure (and added expense from banks), is very reassuring to me.
2. Fine avoidance. Centrepay registration payment, means I can avoid future fines for forgotten registrations.
3. Affordable transportation. I can continue to afford a mobility source in the remote town where I live, which has no public transport options, shopping facilities or delivery services. Even my mail is 10km away.
4. Overall living expense, budgeting, and household stability.
5. Stress reduction in my daily life; doctors prescription is for a reduction in my daily stress levels due to medical issues.

I became aware of the available service after receiving a \$600 fine for non-registration of my vehicle AND 3 months later narrowly avoided another fine for lack of registration. I don't have the finance to pay the fines or a full year registration outright. Currently I pay all my fines via Centrepay, which is really helpful to my peace of mind and helps me

keep up with expenses.

We no longer have registration stickers on the windscreen, so as a person with slight memory issues, vehicle registrations are often overlooked, until the bill is insurmountable.

Hence the Motor Vehicle Registration service would be a great loss to me. A little each fortnight; without the worry of a direct debit being missed, because funds haven't been transferred or because I've bought a little extra in groceries this fortnight; is my preferred budgetary option.

By removing this service - I will not have household stability, reliable budgeting, my stress levels will be increased, which I've been told I MUST avoid for health reasons and there is a possibility of my transportation options becoming very limited, as I will not be able to pay the 'forgotten' registrations.

Please keep the Motor Vehicle Registration Service.

Also I was unaware that there was a Savings Service. I am unable to find any useful information on your site or in the available documents.

(I have been using Centrepay for 20+ years, so I am wondering why I don't know about this option).

If this is a voluntary savings system, I would like to see this retained, as I will use it. I try to save my money, \$20 per fortnight, but always end up using it for groceries as it is easily accessed. It is also another direct debit, that sometimes fails and costs me a bank fee.

If it was taken out before I received my funds, I would not miss it and be able to build up a reserve. Please retain the savings option, if it is a voluntary savings option.

**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 suggest, that a back-up address be VOLUNTARILY obtained, so that is a refund is necessary and the person who has asked for the deduction has moved, that the refund can be forwarded to that person/address.

**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 it is an excellent idea - as accommodation arrears are often something that a person finds very difficult to manage and the Centrepay option would be very 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?**

Yes

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

This would work very well for me and others.

It takes the pressure off a sometimes, unexpected move.

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

I utilise the payment of my utilities via Centrepay and find it is an excellent feature.

**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 think the setting of final repayment amounts for debts is a good thing.

I like to have a non specific date in place for my utilities though; as if my regular payments are stopped - because I may have missed the communication; things will get out of hand.

I find the reminder that 12 months has passed since I last set up my payments a concern.

Does this mean that I have to go in and set it up again? What a time waster!

Does it mean that a payment will be missed, therefore causing me an issue in the future?

Now I'm worried and stressed out about it.

As I live remote, we often have telephone and internet issues, that can sometimes mean notifications are not received, received late or just simply can not be addressed within a given time-frame.

**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 help reassure me that there is a process in place.  
A secondary contact address could be useful here.

**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?**

A pre-written complaints process would be helpful for businesses - so that they could attach it to their own documents with minimal compilation. Just add your name, product etc.

This will save businesses time and give a sense of compatibility across many businesses, so that the customer can be assured that what they are signing won't have any easily missed clauses.

**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 I have a debt, that I am paying off over a few years and one is not permitted to increase the deduction value, then this may disadvantage a client; in that they won't be able to pay out the debt voluntarily before the end of 12 months.

This may cause complications and added expense at the end of the Centrepay 12 month transition period.

I think deduction amounts SHOULD BE ALLOWED to be voluntarily increased by the client, after discussions with the business involved.

**Do you have any further feedback on the proposed reforms?**

Yes,

my daughter is struggling to pay her rates.

I want to help by taking a minimal amount each fortnight from my pension, however when I

tried I was told only one payment could be made to a provider - in this case the council - from my pension.

Apparently this was a Centrepay regulation. I am hoping it was because of the Reform, (which is currently playing havoc with my budgeting), and it will soon pass.

Could this be checked out please, so that I can help out my daughter with various bills from the same provider. e.g. rates, electricity, water ....

thanks.



**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

**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?**

This would add another expense to charities and charitable organisations such as [REDACTED]. Although the amount charged is minor it will have an effect of reducing charities funds for their main purpose.

**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 would reduce confusion and misunderstandings by the individual and minimise an individuals need to comprehend differing documentation.

**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?**

- Motor Vehicle Registration
- 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 am a single mother with no support from my family and little support from my child's father. Removal of these Centrepay services would negatively my ability to sustain my child and my life and wellbeing. With the cost of living being so high Centrepay has been such a key factor in being able to manage financially and with such drastic reductions recommended during such a difficult time economically I fear the most vulnerable of this group will suffer most. I strongly feel you should reconsider this reform and it's proposed reductions.

**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
- No interest loans
- General community housing loans
- Disability and community services
- Court fines
- Infringements
- Legal services
- Transport services

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

I need the ability of the most flexible options in order to still provide financial enough for my child and I to survive. Doing this to Centrepay payments would impact repayment costs driving them higher.

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

I honestly think it should be based off individual circumstances what is applicable but considering most people who receive Centrelink are already struggling financially I don't think it would be fair to implement further procedures to prove vulnerability.

**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, affording a phone when you are on minimum wage is not as simple as saving. When my child comes of age and we both require a phone, I don't know how I would manage to pay for one without Centrepay. I feel having a phone is vital when it comes to safety especially since I was a victim of domestic violence, the ability to pay for a phone via Centrepay vs using companies like [REDACTED] is important because the repayments are a lot higher and you miss a payment you risk losing the ability to use [REDACTED]. Centrepay it is much easier to budget with, as it is automatically deducted from your pay so you know how much you have to work with and it is an affordable amount.

**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?**

I think this will further impact negatively the amount of businesses offer Centrepay.

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

Consumers knowing where to access information on how to properly research before making a purchase and their rights.

**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 this will impact the number of businesses offering Centrepay.

**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 this is a good proposal.

**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 will help since I have had similar experiences being black list from energy companies in the past.

**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 think it would further limit the amount of businesses offering 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



**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?**

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 currently use Centerpay to pay my [REDACTED] bill each month (which includes mobile phone bill)

**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?**

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?**

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
- Basic Household Items
- Employment Expenses
- Food Provision (non-remote)

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

Considering that the previous allowed service reasons included education and employment, household-related costs, legal and professional services, travel and transport, the reasons selected above belong to these categories.

Before explaining the effect of removal of the proposed services, I need to provide some background on our financial situation.

Although we are “lucky” enough to be on a blue pensioner concession card which provides discounts on motor vehicle registration, receive discounted prescription medicines and discounted utilities and telecommunications services, AND a receive almost the maximum rate of CLK payments between us, 90\$ of our payments go to cover rent and (barely) utilities. We are left with less than \$100 between us to cover food and medicines for a fortnight. Centrepay becomes essential to long term survival even if in the short term it reduces fortnightly CLK income.

NILS loans paid via Centrepay allowed us to repair our car (even though it eventually broke down again) and pay for urgent dental services.

At the same time, I am 64 and at least am still capable and willing to operate my sole trader business to integrate CLK income; however, I am a translator and phone interpreter and work entirely from home, which means there is more work than profit as the profession is highly competitive and severely underpaid, making it impossible to

spend my sole trader business income on improving my business capacity, as we need this for food.

— Consequence of service reason removals —

If I can't use Centrepay for employment expenses (i.e to upgrade my phone or computer or pay to renew my credentials or pay for insurance, police checks and working with children checks) and can only afford low speed NBN connection and old/incompatible devices, I cannot provide competitive services or and gradually my client base diminishes, making us even MORE dependent on CLK so closer and closer to poverty and potential homelessness. In turn this forces me to use debt-increasing services such as [REDACTED] or [REDACTED] or a mobile contract to upgrade the phone. We have lived both in a regional non-remote area in NSW and in an outer suburb in VIC, both with only one supermarket and with no car and only limited public transport options, so had to rely on [REDACTED] food deliveries because [REDACTED] delivery fees are too high, and get household items through a third party or via delivery from [REDACTED] or [REDACTED] with limited online options and delivery fees, which also increase the cost of those items, so - again - without Centrepay to assist with replacing basic furniture or white goods we are forced to buy or get donated used or low quality items with little or no warranty that break and have to be replaced (often within a year or less). Although in principle I agree with reducing high risk Centrepay options, I see this happening more and more if you eliminate certain categories of service reasons.

**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?**

For the same reasons outlined in my opening statement.

I am concerned that if the limitations in turn impact NILS or other no interest loans systems currently accessible to me, I will not be able purchase essential business equipment I need to keep working as a sole trader or even as a casual employee of a language service provider, like a mobile phone or a new PC. Since I just finished paying off a NILS loan for urgent dental work done last year, I was considering approaching them to see if they could help me exactly with some (now urgent) business and volunteering-related expenses.

Because my income is below the threshold, I cannot claim business expenses as tax deductions, but I can factor them in as losses. Volunteering expenses, however, can not be factored as losses for a business nor are they in any way claimable. Because I am ex-bankrupt AND also have had financial counsellor assistance to stop debt accruing, I cannot take out a personal or business loan through my bank (or others checking my financial history).

Even when buying used or refurbished items, [REDACTED] or other [REDACTED] agreements, or lay-bys (that are increasingly being removed as an offering by many stores) are my

only options.

In my profession, we often get paid monthly or even bimonthly or quarterly. This means I have to rely on an overdraft until I get paid, or buy things I need for my business using other no interest loan schemes with high fees, which push us further into debt, or stop working and only volunteer.

Even remote volunteering (which I am also doing part time due to not being well and not getting enough translation work) requires internet and a sufficiently updated smart phone and a laptop or a PC). Job searching is also be adversely affected as most expenses cannot be reimbursed or deducted; one of the reasons I elected to keep working at my sole trader business and also volunteer for the remaining portion of hours necessary according to CLK mutual obligations.

As it is, I'm making do with a half broken laptop Windows 10 computer upgraded to Windows 11 but with Office 2013 plus an old iPhone 8 and a very cheap basic Samsung A13 which cannot cope with the work I do. Again, this limits what I can offer both as a freelancer and as a volunteer, so the proposed limitation would

**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?**

Because I have only ever gone through NILS, I am not aware of options available through businesses other than utilities. In principle, I agree that businesses deciding to accept Centrepay should be vetted, because - for example - rent to buy agreements usually come with high interest and fees, so one ends up being more out of pocket than if one goes through NILS.

Perhaps Human Services could auspice more organisations offering affordable and varied no interest loans with no fees, to avoid Centrelink recipients getting further into debt by purchasing what they desperately need through businesses that charge high interest and high fees.

Also, Centrelink customers themselves need to have better access to Centrelink social workers and financial counsel lots in order to discuss and compare Centrepay and alternatives options.

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If not already doing so, Human Services or another Department could also consider supporting small businesses that wish to help Centrelink recipients by accepting Centrepay as a payment method (for whatever reason), so they do not charge interest or fees or raise prices to enter into a Centrepay agreement. Big corporations, like [REDACTED] or Real estate agencies, for example, do not charge extra fees to accept Centrepay payments but they DO raise prices constantly, making it harder and harder for people on a low income (or those who depend on Centrelink as their sole source of income) to survive.

Supermarkets price hiking over the last few years means it is harder for low income

earners to shop independently and prepare their own (even basic) meals, and may be forcing them to rely on Food Bank or home delivery services like [REDACTED].

**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?**

In principle I think it is a great idea to have a standardised and consistently used Deduction Authority Form. Too many people are not able to make an informed decision for a number of reasons.

I think some more in depth information on the financial situation of the applicant is necessary, as the applicant needs to be encouraged to be transparent about all existing financial commitments, as they may not be considering fees and charges or emergency expenses, including medical and veterinary expenses.

Many Centrelink payment recipients (even homeless or at risk of homelessness) have pets instead of or together with children, sometimes for emotional support, but veterinary expenses, insurance, emergency pet sitting and other related costs (such as food, bedding and bedding cleaning costs, poo bags and accessories, the prices of which are also constantly raised by supermarkets, department stores and specialty stores) are often not remembered or factored in.

**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?**

Positively, as far as I understand it. We have often been homeless or at risk of homelessness, and having options to move out of a bad rental situation or pay arrears in order to get a safer or cheaper place to stay, are an essential need. Housing authority loans are not always an option, especially when moving between states.

**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 would help considerably

**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?**

Positively ( as a customer )

**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, if I were charged incorrectly as a customer and as a sole trader customer., it would definitely have a positive impact.

**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?**

Positively.

**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?**

Not that I can think of. 12 -18 months (to cover a full financial year) should be sufficient.

**Do you have any further feedback on the proposed reforms?**

If one asks for help to repair the car (for example via NILS plus Centrepay) because they need it to go grocery shopping, go to work or volunteer, or to attend job interviews or simply maintain their independence, this should be considered carefully by a panel and well documented. A mechanic should provide an estimate not only of the need of the repair but also its chance of resolving the situation (i.e if the car becomes reliable and will not need further repairs for 12 months). In the long run, it may be better to help someone buy a better car by supporting car dealerships in offering no interest or low interest options on select sensible and reliable old stock or cars less than 8 years old, even hybrid or electric, as their prices are coming down. This is also the most environmentally friendly option.

A reliable vehicle not only impacts self esteem but also could be the key to performing well at interview and getting a better job or be able to volunteer and give back to the community.

If you need to catch multiple buses or spend too much petrol to volunteer, you will not be able to do so or less inclined to do so.

**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?**

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?**

Yes

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

i pay my phone costs via centrepay and wish to continue to do so, makes it so easy not having to worry about the cost

**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 am not a business, therefore no issues

**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?**

nothing to add

**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?**

nothing to add

**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?**

nothing to add except the try to use the KISS rule (Keep It Simple Stupid) the more simple it is the better

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

nothing to add

**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 don't believe it will, however why can't the business transfer the over payments back to centrelink to payback to the customer?

**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?**

nothing to add

**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?**

nothing to add, seems you have it covered

**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?**

How about (I will use [REDACTED] as an example) they require your card details but i refused to give it to them and cancelled my card. Am paying manually via [REDACTED] as they do not have a centrepay option. Can they be forced to have that option?

**Do you have any further feedback on the proposed reforms?**

nothing to add

**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?**

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?**

- Social and Recreational Commitments
- Savings

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

The service should be there to help pay for bills and other household good and essentials, for things people NEED not just want they want - they can do that via [REDACTED] and/or lay by at the shops.

The centrepay should be to help manage and pay for BILLS and ESSENTIALS - not luxuries like "social outings" and/or recreational holidays or such. It should also not be used for "savings" - people need to learn some self control and save - I save a lot by using centrepay to f/nightly deduct money towards my bills and that's how I also save money as it goes directly to the bill ie electricity, gas, water, etc and such essentials and thus I save by not spending that money and having to panic when I get a big bill every quarter - since I've used centrepay for my utilities bills I've been in credit with all my bills so it's a be EXCELLENT!!!

**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
- Community group loans
- No interest loans
- General community housing loans
- Ambulance services
- Medical services and equipment

- Disability and community services
- Veterinary Services
- Infringements
- Legal services
- Transport services

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

All the above can easily be taken advantage of in the name of "inclusion and/or progression" where the organisations in fact are taking advantage of people - so yeah there should be targeted amounts, so that those organisations specialy the disability services, medical services, veterinary services, legal services, transport services can't take advantage of vunerable people in the disguise of "inclusion and/or progression" no - they are just greedy [REDACTED] who wants to take people's money specially disability services and so called "community groups"

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

Let people set up and control how long and how much goes to utility bills

**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 be helpful if things such as mobile phone plans and/or internet for the home can be included in 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?**

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?**

Only the customer themselves should be able to control the amount of the deduction - businesses and/or other individuals should not be able to have any say and/or control in how much is deducted unless there is a major debt ie my neighbour for instance owes over a \$1200 for her electricity and she just doesn't pay it - then the company should be able to request more payment to be done under these extreme circumstances of major debt and ie threat that if she doesn't pay electiricty will be switch off

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

Yes

**What content do you suggest is contained within the form?**

Refer to above - if there is major debt then the company should be able to request more payment, otherwise only the customer should control how much is paid

**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 the utility bills until I no longer have to pay utilities - using centrapay for the utilities bills has helped me save a lot and also helped me be in credit with my utility bills hence also made my anxiety about bills less - so please don't change or take it away!!

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

See 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?**

No

**Do you have any suggestions in relation to business obligations?**

Businesses should have an obligation not to take advantage of their customers and charge fair prices

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

Unless there is a major debt owed to the company/business, customers themselves should pay however much they want to pay via centerpay to that business

**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?**

Businesses should not be able to take advantage of customers - if a customer has overpaid a bill, the business should refund the customer immediately

**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 should not be able to take advantage of their customers - if the customer has overpaid a bill the business should immediately refund the customer

**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?**

Make sure the customer is in full control of how much is deducted and/or paid - unless there is a major debt then a business should be able to request more payment so that the debt can be paid off quicker as in the long run this will be more beneficial for the customer to pay of any debt sooner ie my neighbour owing [REDACTED] over \$1200 in electricity back bills already - she is just irresponsible and doesn't want to pay and trying to get away with it - had she had her centerpay for electricity [REDACTED] should be able to request a bigger pay due to the major debt she still owes them as you can imagine it won't be good if they eventually get to a point where they cut her electricity off due to the debt - she's been owing them that debt for more than 2years already now and that ups electricity prices even more for the general public then as well - she should be paying her debt so yeah, if there is major debt, companies should be able to request more payments at a time but if there is no debt, the customer and customer only should be in full control of how much is deducted

**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?**

Yes

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

Setting a limit or an end date would inconvenience me and Mick up my future bill payments. For [REDACTED], Water Corporation and Gas company, I don't have an end date because I continue to use these companies and don't intend to change, or, can't change due to no other alternative available. I also don't have a set amount target either, because we continue to use these services and therefore, there will be no set amount target, it is an ongoing expense.

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

I didn't know that I could use Centrepay to pay me vehicle registration, maybe we can't do that in Western Australia? If we could have, that would be really helpful for me to help budget for that expense and I wish I could have that option!

**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?**

Sometimes when I need a new phone and can't afford the upfront cost, I get a new mobile phone device included into a payment plan along with my monthly mobile bill, so this would impact my ability to use Centrepay to pay my mobile bill because it also has a mobile device attached the the plan and not billed separately.

**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?**

An added clause for businesses, to help protect consumers when they require a refund, ensuring the businesses must comply with refund requests in an appropriate timely manner. Example 7-14 days, not months.

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

Yes

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

I was unaware that businesses are charged a fee and this may be part of the reason why I can not pay my internet bill via Centrepay, as the company do not offer Centrepay as an option. I feel that businesses providing services like No Interest Loans, shouldn't have to cop a fee per transaction for helping consumers to make their repayments easier and more viable for them.

**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?**

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 [REDACTED] :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

**If so, which Service Reason/s?**

- Motor Vehicle Registration
- Household Goods Lease and Rental
- Employment Expenses
- Funeral Expenses

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

Because i manage if i dont see money rego is pretty much essential  
Rent to hire again you dont use if dont need  
Funeral cant avoid  
And employment why make going to work harder

**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
- Court fines
- Infringements
- Transport services

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

For housing and fines my fines change if i recieve new one  
If it stops and i forget then i fall behind risk hardship

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

It should be more available not less if i could use at [REDACTED] [REDACTED] for fridges for cars it would be so beneficial

**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?**

Fines would not work as it dows now  
Wouls struggle to manage bills

**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?**

To much paper work people tennants donr want to sign alot of mental health paranoia will be difficult to achieve

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

Yes

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

I pay enough tax there is no need to charger customers or business do paper work cost of living already hard coat will be passed on to customer it always 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?**

Shuld be able to use own or centrelinks aslong as all info wtc on 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

**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 should be arrangement between custo  
Wr and bill as long as form done

**Will this have an impact on you or your business?**

Yes

**How will you be affected?**

Harder to retriwve fundas

**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?**

My indistry many tenants lie to get back at me for bad behaviour

**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

**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 to find money to pay for the bill.

Unless that is the government's way of making sure we are in debt

**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 occurrences.

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 [REDACTED] 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? [REDACTED] 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 [REDACTED] date, a real estate agent could submit a Centrepay request, automatically accepted by Centrepay, which then defaults the [REDACTED] 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 separate 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 homelessness

**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 '██████████' 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 were 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?**

██████

**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 [REDACTED] 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?**

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

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

I use centrepay for my rent deductions because it just means I do not have to remember to do it myself each fortnight.

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

Yes

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

As an individual who uses centrepay it would be important for the businesses not to pass the fees onto users

**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 have never been in arrears in my rent ever.  
Rent and bills is the first thing you pay, then food and anything non essential comes last.

I dont think centrepay should be available to people with extremely poor credit myself

**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?**

It would be great to receive the occasional email about updates on transactions made.

**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 recently was told by [REDACTED] I was 38 days in advance by their mistake, they gave an immediate refund which was great. I only had to prove my bank details and ownership

**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?**

Centrepay is set up through centrelink. Centrelink has their clients current details. There needs to be a way, without breach of privacy laws, money can be returned to individuals through 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?**

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?**

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?**

Yes

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

I am an individual without a business. I don't believe items or services should be excluded as it makes it easy to pay a bill through Centrepay. Some services such as [REDACTED] I will not sign up to because it doesn't have Centrepay and I find it difficult to plan financially and pay bills without 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

**How will the new business approval process affect you, or your business?**

The new rules of business registration process is okay with me as long as it is not excluding businesses that cannot do this process.

If it does exclude businesses from Centrepay this will affect what businesses I buy things from.

**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 more business should have fee waiver especially small business that are struggling.

**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?**

Business are less likely to sign up to Centrepay and then I would not use their business as a customer

**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?**

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 am less likely to purchase more things from the business that I may need

**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?**

Yes, Torres Strait Islander

**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?**

I can only afford to update major household items like refrigerators etc with [REDACTED]  
[REDACTED], if this is not going to intrude on these payments then I see no reason unless it dies and then it will hurt customers more than help 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?**

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?**

Adding fees will only aide businesses by adding v that amount to customers purchases or bills etc

**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 won't

**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?**

As long as all information is made upfront and for the customers benefit

**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?**

As long as [REDACTED] [REDACTED] deductions are still allowed I don't see any reason for these changes to go through to protect Centrelink's customers

**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 [REDACTED] 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 [REDACTED] 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 responsibility 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 [REDACTED] 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 governance

**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 responsibility 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 [REDACTED] 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 disability 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 transition 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 [REDACTED] 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 [REDACTED] 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 [REDACTED] 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?**

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?**

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

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

It would affect me as I get my rent paid via centrepay and I will never fall behind in my rent. I use centrepay for my electricity account, my bill every 3 months is always around \$1,000 plus and so I make centrepay payments of \$85 to help with my bill.

I also would like to use centrepay for other uses if I need to, such as receiving white goods and other furniture because I can't afford to pay upfront cost..

All centrepay deductions should be allowed and not removed if anything other things should be added on to the deduction list, I also use centrepay to pay my Sperrin fines as if it wasn't for that I would have been on a suspended license or be disqualified. Having centrepay to be able to make these payments helps me out a lot.

**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
- 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

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

It would affect me as I already work with a budget that money goes into my account after cwntrapay deductions for bills such as electricity or sper fines , even my rent.i would fall behind and I wouldn't be able to budget the way I do as then I would have tough decision making on what needs to be urgently paid and what can wait.

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

I would like to be able to use centrepay for my car registration or car maintenance if centrelink linked up with alot of mechanics then we could make it easier for people like my self to get their car serviced and fix anything that needs fixing on their cars.

**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 an easier way for people to budget and not have their accounts restricted and to be able to stay on top of our bills. We shouldn't have that right taken away from us. Not everyone can afford to pay for things such as electricity bill out in full. Payment plan via centrepay deductions saves us from having our electricity cut off or being kicked out housing house, or another rental wether it's real estate or private.

**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?**

Should be able to use centrepay for what ever service that is required by customer via centrepay deductions. It does better protect customers

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

Yes

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

Payments via centrepay deductions should not occur a fee at all. Centrepay is a free service and should always be a free service for us Australians.

**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 don't want it done for the wrong reasons.  
As I stated above to previous questions.

**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?**

Should be able to use centrepay to help cover cost of rental arrears. I thought centrelink and the Australian government was about supporting us Australians and helping us. Not making life so [REDACTED] hard and spring the prices on everything.

**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?**

Should be able to use centrepay for all payments such as electricity or rent, or arrears in rent, car maintenance. Car registration, spere, telephone bills, internet bill as well.

**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 I stated 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?**

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?**

I need centrepay deductions to remain or I fall behind in my rental, electricity, and I could face losing my license.

**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?**

As stated previously

**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?**

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?**

- Household Goods Lease and Rental
- Basic Household Items

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

For me personally, it would affect me negatively to remove both Basic Household Items, and Household Goods Lease and Rental for many reasons.

Main reason for Lease and Rental is because my credit score is terrible, and with Centrepay, I could use this to set up a payment arrangement that once I agree to the price, and time. That I should not be able to edit/change/remove the information of that agreement.

Main reason for Basic Household Items is because being on Centrelink payments which are so low to begin with to the point you cannot even afford a week or fortnights worth of food, the option to go without to setup a centrepay plan to get something as simple as a Microwave, Cooker of sorts, Kettles, and so on help people on Centrelink so much.

I think you would be doing Centrelink customers a disservice if you removed these options. I think a better fix to this problem is that when someone wants to buy something via centrepay, there should be a form or agreement of some sort in which once the centrelink customer has confirmed, signed, and agreed to the centrepay deduction. They cannot edit, cancel, change, or swap that payment until the payment has been paid in full regardless of the situation. I understand some people abuse these ideas, but for people like myself who use them for genuine reasons, and do the right thing by everybody.. we would be losing out majorly which we're already struggling in so many areas such as outreach, organizations that can support us and so on based off of a lack of government funding. So please, stop taking more and more and giving us nothing to survive with.

**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 wouldn't impact me at all. But I 100% support the idea of removing phone purchases. People on centrelink do not need the brand new iPhone. They can get a \$30 phone from [REDACTED], and buy a simcard. So yes. 100% remove this please.

**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 think customers need protection. I think businesses, and the funding that people get are what need protecting.

There are so many people who abuse Centrepay it is unreal.

I think that people on Centrelink should have to sign/agree to a Centrepay Plan. And once they have agreed to this plan, they cannot change the payment amount, duration of the payment, nothing. And the payment should not stop until full payment has been made.

I personally would love to buy one particular item for myself but I cannot find anywhere to pay for it. And if I could set up a Centrepay option I would be so so happy. But unfortunately, I cannot. And so I go without.

And the fact people can get phones on centrepay is absolutely absurd. How anyone on Centrelink can justify buying an iPhone for \$800-\$1400 is absolutely insane, and those people either have a second income, or they simply aren't going to be completing that centrepay plan.

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

Yes

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

Companies helping people on centrelink shouldn't be charged a transaction fee at all. If anything they should be rewarded for helping those in need.

**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 believe to save/help businesses from scam artists who have no intention of paying - businesses should have a form that they, and the centrepay customer fill out, and must submit via centrelink first before any goods are traded for the businesses protection.

The form should clearly state on the first page that it is a locked centrepay contract in which there will be no way to change/edit/remove this centrepay deduction until the Centrepay Reform Consultation Paper Submissions from Individuals – Sensitive

payment has been paid in full.

Once someone who is paying off centrepay, it would be nice if that helped with the credit score.

**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?**

how on earth are you guys allowing people to use centrepay for any form of accommodation payment?

that is by far the most mind blowing thing I have read so far. Did not think I would ever read something like this. ever.

remove this option please. wow.

**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. A mega change.

STOP LETTING PEOPLE USE CENTREPAY FOR UTILITIES. People who do this, are clearly struggling in more ways than one.

Stop supporting their bad habits, and remove this option also. This is a terrible option to have.

**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 think this is great.

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

Yes.

Don't give customers an option to opt out, remove, reduce, suspend 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?**

No

**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.

**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?**

Something that I believe would help so many people.

Allow us to setup a Centrepay deduction with a business in which we want good(s) from. Meaning a Centrepay form would be filled up by the business, signed by the customer, and handed to a centrelink worker to process. And once the form is processed, and accepted - the centrepay customer can pick up their good(s).

And these forms should not allow customers to opt out, change details, or remove anything in regards to the centrepay plan until the final payment has been made.

**Do you have any further feedback on the proposed reforms?**

Just a fair chance. I think we should not be removing things based off of the actions of a handful of untrustworthy, and sneaky people. And think more about the amount of people who have benefited greatly from centrepay.

I would like to see some form of a Centrepay plan where if someone wanted to buy a TV for example, they could fill out the form with a company such as [REDACTED], and once processed by centrelink, the payments would be made fortnightly to pay off that TV. Which (i wish but it'll never happen) if only it could help those of us with bad credit histories.

**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 [REDACTED] (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 [REDACTED]

██████ (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 of 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 ████████ (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 of 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 [REDACTED], and we pay a fixed amount to cover water/gas. The [REDACTED] 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 from each tenant, putting an excessive amount of paperwork on the staff of the [REDACTED].

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 [REDACTED], and we pay rent via centrepay.

The [REDACTED] 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 [REDACTED]. At present we get a notice with no need to bother if we accept it.

Will there be exceptions for organisations like [REDACTED]?

**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 ■ 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

