

Consumer Credit and Debt (statewide)

Yes we can assist	No we cannot assist, but here are some self-help resources
Legal Problem	
<ul style="list-style-type: none"> ✓ consumer credit (loans and goods leases for household purposes) including: <ul style="list-style-type: none"> ✓ home, car and goods repossession ✓ difficulty paying loan or credit card repayments ✓ consumer leases for things like furniture and cars ✓ problems with a loan or a purchase made on credit ✓ payday or 'fast money' loan problems including high interest, brokers or other costs ✓ irresponsible lending practices and unconscionable conduct ✓ AFCA complaints 	<ul style="list-style-type: none"> ✗ anything relating to a business, commercial leasing or employing people ✗ investment properties including disputes with tenants ✗ buying, selling or building a home (other than related to the loan) ✗ anything that a solicitor has to sign as having advised about such as a solicitor's certificate for a guarantor or borrower
<ul style="list-style-type: none"> ✓ debt collection including: <ul style="list-style-type: none"> ✓ letters, phone calls or court documents from debt collectors ✓ lenders' mortgage insurers pursuing for shortfall amounts ✓ repossession and sale of goods or property 	
<ul style="list-style-type: none"> ✓ general consumer problems for essential household items: <ul style="list-style-type: none"> ✓ household essentials such a fridge, washing machine or computer ✓ car purchases for vehicles costing less than \$15 000, or over \$15 000 where it is a loan default, finance or leasing issue ✓ essential domestic amenities such as electricity and phone contracts 	<ul style="list-style-type: none"> ✗ problems with new cars except for loan default, finance or leasing ✗ other goods or services disputes including purchases of recreational vehicles (used for holidays or fun), clothes, haircuts/beauty services, new cars, flights and accommodation, restaurants, camping goods, luxury appliances, furniture, events and functions, electronic goods or cameras except for loan default, finance or leasing, and for door-to-door sales ✗ building and trade disputes ✗ professional services complaints against doctors, accountants, architects, financial advisors or lawyers including solicitor costs disputes (except discrimination and human rights issues such as access to public medical care)
<ul style="list-style-type: none"> ✓ some other types of credit and debt problems including: <ul style="list-style-type: none"> ✓ unusual loan arrangements ✓ problems with a guarantee, reverse mortgage or other domestic lending product ✓ cold calling or door-to-door selling of credit ✓ credit repair and similar services <p>Note: If you are over 60, or you are Aboriginal or Torres Strait Islander and are over 50 years of age, and your debt problem relates to money given to your family members, you may be eligible for assistance from our Seniors Legal and Support Service.</p>	<ul style="list-style-type: none"> ✗ financial advice and financial products ✗ superannuation fund issues, including self-managed super funds (except for family law aspects of superannuation split) ✗ investment products ✗ gambling products and multi-level marketing schemes (unless you are the victim of fraud) ✗ taxation, Office of State Revenue, first-home owners grant, first-home deposit scheme, 'homebuilder' grants, or rates disputes
<ul style="list-style-type: none"> ✓ some types of insurance problems (not related to injuries) 	<ul style="list-style-type: none"> ✗ purchase or selection of insurance

Consumer Credit and Debt (statewide) cont.

Eligibility Criteria	
has dependents and an individual income of \$80 000 pa* or less	
has no dependents and an income of \$60 000 pa* or less	
statewide	

* Exception available to victims of domestic and family violence who cannot access their money due to economic abuse.

Services Available	
appointment required	
maximum two advice services per legal problem type	
ongoing services and/or representation for negotiations and mediation will be assessed during the advice appointment	representation in a court is generally not available in consumer and consumer credit matters
evening advice service—Monday and Tuesday at Caxton Legal Centre	
specialist advice clinic—Wednesday only at Caxton Legal Centre	
daytime advice service throughout the week at Caxton Legal Centre	
referral to a social worker if needed	