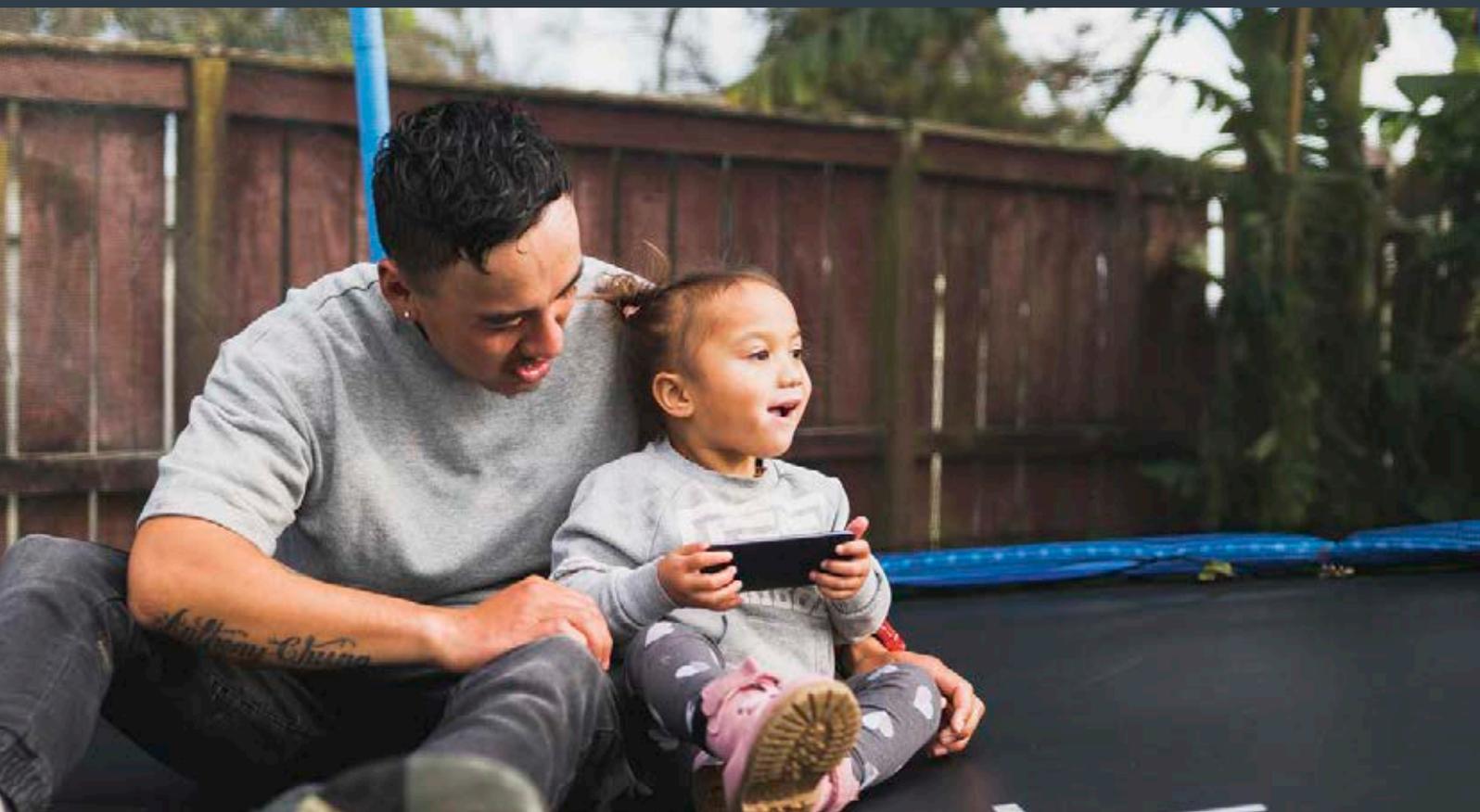
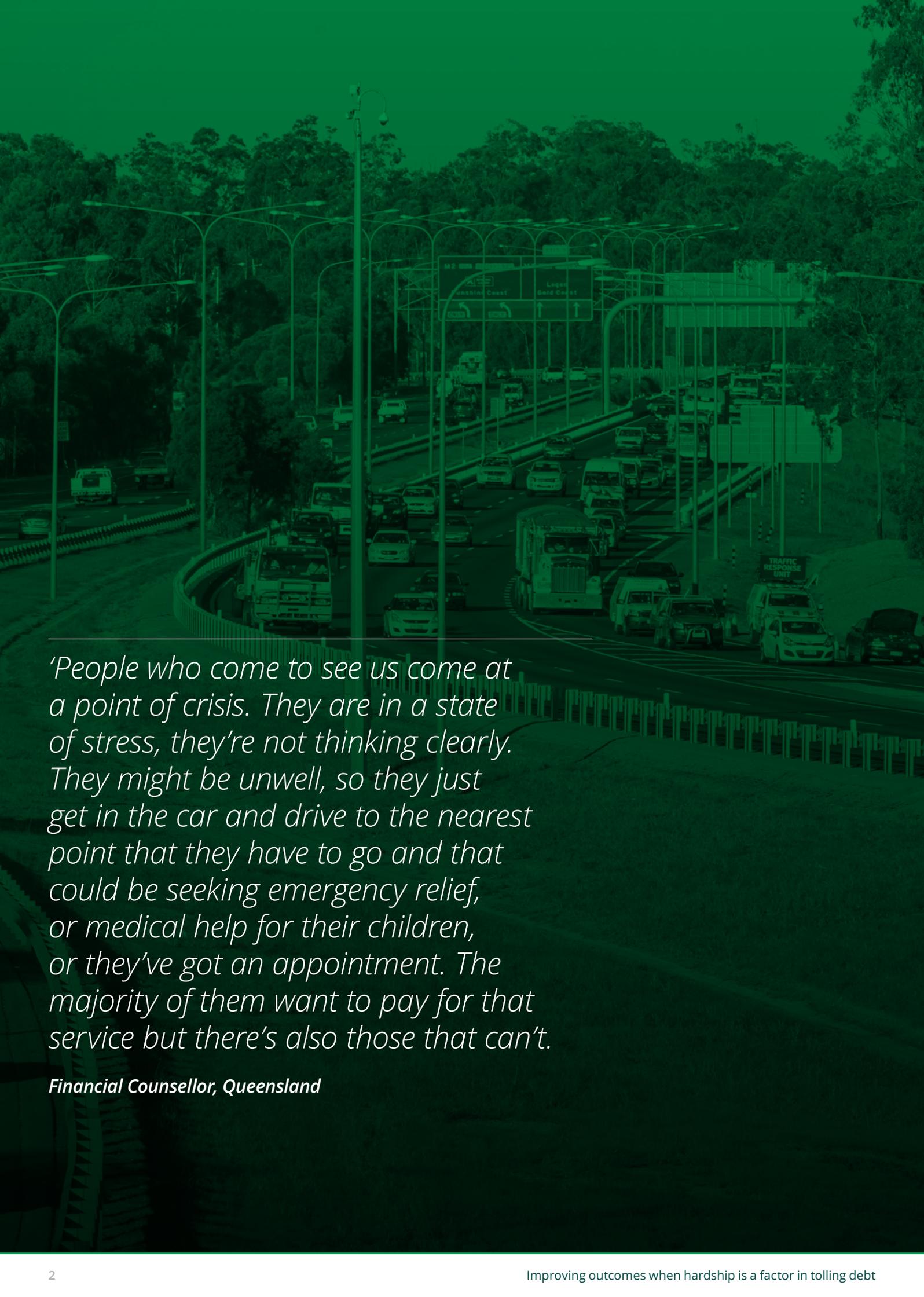


When hardship is a factor in tolling debt

Reporting on a pilot project initiative
of the Transurban Customer and
Communities Advocate

October 2018





'People who come to see us come at a point of crisis. They are in a state of stress, they're not thinking clearly. They might be unwell, so they just get in the car and drive to the nearest point that they have to go and that could be seeking emergency relief, or medical help for their children, or they've got an appointment. The majority of them want to pay for that service but there's also those that can't.'

Financial Counsellor, Queensland

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A message from the CEO



Transurban will move immediately to establish a dedicated hardship team and cohesive support program for easy access by people in hardship, and for those community practitioners assisting them.

Wherever we operate, we make a commitment to strengthen communities through transport.

It is this commitment that led to the creation of the role of the Customer and Communities Advocate in 2017. The Advocate's role is to engage with stakeholder communities, to listen to what matters to them, to understand their challenges, and to bring their experiences and views inside our business.

This approach underpins the pilot project initiative detailed in this report, which has given priority to understanding and responding to the challenge of tolling debt among people struggling in social and financial hardship. We wanted to know how we could build on our long-standing hardship policy, to better support those who need it most.

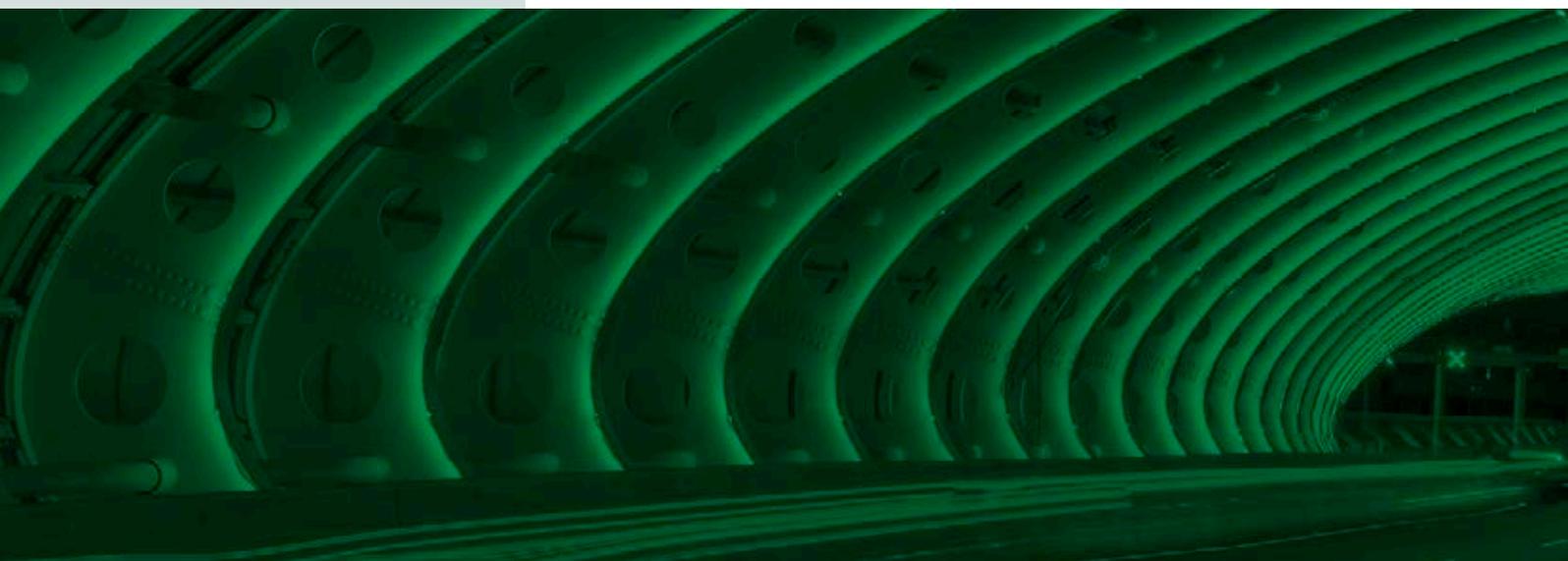
The outcomes of the pilot will see Transurban move immediately to establish a dedicated hardship team and cohesive support program for easy access by people in hardship, and for those community practitioners assisting them.

These moves and a range of others outlined in this report will be supported by Transurban becoming a foundation member of the Thriving Communities Partnership (TCP), a cross-sector collaboration of Australian organisations working together to take a more holistic and best-practice approach to helping customers in hardship circumstances.

I encourage you to review the full range of recommendations extending from the pilot project, followed by our detailed response on how we intend to nurture a business culture that actively promotes social and financial inclusion, and ultimately strengthens community resilience.

I commend all in our business who have contributed to the work underpinning this report and I thank the many individuals and community organisations who have given us the chance to listen and learn about each other, and whose expertise has helped shape the Transurban response.

Scott Charlton, CEO



Introduction

People vulnerable to tolling debt have long had access to special assistance under Transurban's hardship policy. Building on recent improvements already helping drivers in financial difficulty, we step up efforts to address hardship as a factor in tolling debt.

Thriving Communities Partnership research reveals around 50 per cent of Australian adults are now considered financially vulnerable with 13 per cent already in hardship. Yet, less than one per cent are accessing available corporate support programs.

With a vision to 'Strengthen Communities through Transport', we recognise Transurban has a role to play in enhancing financial and community resilience.

For some time, we have been taking steps to better understand how the issues of increasing vulnerability are affecting our customers and communities.

In November 2017 Transurban launched a pilot as part of our commitment to further enhance the way the organisation both detects and responds to customers experiencing financial hardship. At the same time, we looked to assist the increasingly large proportion of the population that is at risk of falling into financial distress.

Finding better ways to support vulnerable people, earlier in the debt cycle, is intrinsic to Transurban's corporate values. It is the right step for us to take as we explore further ways we can strengthen the communities in which we operate.

Ultimately, this pilot and its resulting recommendations are aimed at ensuring that our customer promises to 'make it easy', 'show we care' and 'add value' apply to ALL who need to use our roads, with a particular focus on those experiencing difficult social or financial circumstances.

Vulnerability and hardship: What do we mean?

Transurban uses the following definitions when referring to financial vulnerability and hardship:

'Financially vulnerable'

A customer who is at heightened risk of financial difficulty, where a change in their circumstances may render them unable to meet their financial commitments.

'Hardship'

A customer who has the intention to pay, but not the capacity to pay due to circumstances they can't control.

Transurban has approximately

5 million

customers using its toll roads in Queensland, New South Wales and Victoria

Each weekday, our **customer service staff** respond to more than **13,000 calls**

More than **95%** of queries are resolved on the first call

Less than **0.5%** of transactions end up in the infringement process – but we want this to be even less and, if possible, none at all

If you have a **general account enquiry**, our call centre is the right place to start:
13 33 31

If you are going through a difficult time and having trouble paying for your tolls, call **LinktAssist** on **1300 767 865**

If you are representing a client experiencing financial hardship, please call our **LinktAssist Professional Support Line**

You can also apply for hardship support online
linkt.com.au/support

Hardship support can be accessed by emailing **resolve@transurban.com**

The challenge: operational context

Electronic toll roads are a user pays system, yet unlike other user-pay services such as electricity, water or telecommunications, Transurban cannot restrict or remove access to its roads if people don't pay. It therefore relies on an effective enforcement system to ensure viability.

While the enforcement process and systems in each state in which we operate vary, there are some key consistencies.

In particular, we have a set period of time in which to identify and contact people who have not paid for their travel, to try to recover those costs or implement support plans if people are going through a difficult time.

It can be particularly challenging to make contact with those who don't have an account, pass or other arrangement to pay with us, as we then have to request the contact information associated with the vehicle that has used the road(s), from the relevant state road authority.

If we are unable to make contact in the required timeframe, the outstanding toll debt is subject to the various state government infringement processes. At this point, Transurban's ability to help via its hardship processes and all other mechanisms ceases. The infringements and fines are issued, pursued and collected by the state. Where payments are made, we do not recover costs.

Transurban does not profit from fines, and the infringement process is the last and least preferred option available to us.

At the same time, we need to ensure we are working with an enforcement system that is both necessarily firm, but fair.

We have no way of knowing if hardship is a factor in outstanding toll debt, unless we can make contact with the owner of the vehicle and they share what can often be very personal information.

Finding more effective ways of intervening and supporting customers earlier is in the best interests of both customers and our business.

The pilot project: how we worked and who we worked with

The pilot project was informed from its conception by the insights and input from more than 50 dedicated representatives from across the financial counselling, legal assistance and community welfare sectors.

Proactive engagement began in November 2017, to inform the scope, timelines, sites and project methodology of the pilot.

Engagement throughout the pilot consisted of a number of state-based workshops, individual meetings and follow-up correspondence, as ideas and materials were developed and refined. Transurban also conducted a number of interviews with customers who had been through periods of significant hardship and had accumulated tolling debt and/or fines as a result. Quotes from both stakeholders and hardship customers feature throughout this report.

The activity was overseen and guided by a Pilot Project Reference Group (PPRG) which met monthly from January through until June 2018. It comprised representatives from three states, Transurban employees familiar with local tolling regimes, and an advisor from Victoria Legal Aid. The PPRG was chaired by Transurban's Customer and Communities Advocate.

The period of pilot project activity that was evaluated and informed the PPRG's recommendations to Transurban was 1 March to 31 May 2018.

Transurban would like to particularly thank and acknowledge the external members of the PPRG:

Brendan Lacota *Principal Lawyer,
Moonee Valley Legal Service, Victoria*

Louise McKean *Financial Counsellor,
Moneycare Blacktown, New South Wales*

Suzanne Steele *Service Leader,
Financial Resilience & Wellbeing UnitingCare, Queensland*

Damian Stock *Managing Lawyer,
Economic and Social Rights Program, Victoria Legal Aid*

The pilot project could not have taken place without the willing co-operation of the many agencies, professional staff and agency volunteers who contributed their time and insights, as well as the clients who shared their experiences for the preparation of this report. A full list of the agencies consulted as part of this project can be found in Appendix 1.

What we tested:

A pilot site was chosen in each state where Transurban operates.

In consultation with local community stakeholders, the sites of **Logan** in Brisbane, **Blacktown** in Sydney and the corridor of **Werribee** to **Broadmeadows** in Melbourne were chosen. The following approach, processes and tools were tested:

1. Additional, specialised **staff training** to enhance capabilities to detect and respond to customers in likely distress
2. A dedicated **community practitioner support line**, to build on the 2017 addition of a dedicated hardship line for the general public
3. A **streamlined eligibility process** based on a trust model of accepting the advice of frontline practitioners that their client was vulnerable or experiencing hardship
4. Supporting **information and materials** for both frontline community practitioners and the general public, promoting:
 - the general hardship phone line
 - the invoice and enforcement cycle process, and consequences of not paying on time
 - casual product and pass options and information on where to pay in cash, in person
 - an information flyer for community practitioners on how to access support for their clients

In summary, the pilot was testing the proposition that proactive engagement, simplified information and improved ease of access to assistance for people in social and/or financial difficulty would:

- improve the numbers of people receiving help
- improve the outcomes for people receiving help, and
- reduce the incidence of tolling debt in communities vulnerable to financial debt.

Listening, learning and responding:

what we heard and what we are going to do

Unintended consequences of e-tolling

Electronic tolling is an innovative, smart use of technology that enables smooth and seamless travel across integrated transport networks. It replaced toll booths and the requirement to 'stop and drop'. For most, advances in digital technology have allowed the tolling processes of today to become both easy and, to some extent, invisible.

This works for most of Transurban's five million Australian customers. A key learning from this project however is that for those struggling with social and financial pressures, who may have limited access to digital technology, debit or credit facilities, these advances have created unintended challenges.

While the roads themselves have become easier to access and continue to increase the efficiency and ease with which people can move around, for those lacking the knowledge or capacity to both appropriately navigate the payment system and understand the consequences of not paying on time, debts can quickly accrue.

Many on low incomes found it easier to manage when the cash-based booth system forced immediate decisions and made it impossible to build up a tolling debt.

We heard that those experiencing difficult and stressful circumstances are more likely to respond to immediate consequences they see as vital to their survival (fleeing violence, getting children to hospital, making appointments or getting to a job on time) than the threat of a future tolling debt or fine.

'I was terrorised daily by the father of my son and in constant fear of my life. My mother was in Werribee and when the violence started, all I could think about was getting to safety, and getting my kids to safety – the quickest way I could.'

Family violence survivor, Victoria

Capacity compromised by hardship

A fundamental learning from our engagement with community workers on the front line is that people's capacity to make appropriate choices and decisions is compromised by hardship. When confronted by multiple challenges, issues and commitments, following the 'rules' of social and economic engagement becomes increasingly difficult. Immediate consequences take on a higher priority than future consequences.



Additionally, seeking out or accessing help, such as that available under Transurban's hardship policy requires a level of awareness, control and self-motivation that may be beyond people struggling to deal with difficult circumstances.

Engagement with the community sector confirmed it shares Transurban's concern that people often leave it until 'too late' to ask for help. We heard how small tolling debts are often ignored when lives are in chaos.

Debts can grow to become overwhelming. Only when debt collectors come calling, fines are issued, or some progress to court is the call made for help.

These learnings underpin all the recommendations, presented to our business by Transurban's Customer and Communities Advocate on behalf of the PPRG and informed by the extensive engagement with the community welfare, legal and financial counselling sectors.

They are followed by our considered response and commitments, intended to enhance the way we detect and respond to financial vulnerability and hardship.



'It has been great to see that Transurban is now taking steps to appreciate that there is a genuine desire in most people's lives to do the right thing. But many people live impoverished lives, chaotic lives, they're suffering disadvantage, mental health issues, homelessness, things like that that essentially just impede their ability to do the right thing. So that's been a great step.'

Damian Stock, Victoria Legal Aid

Recommendation 1

New hardship assistance team

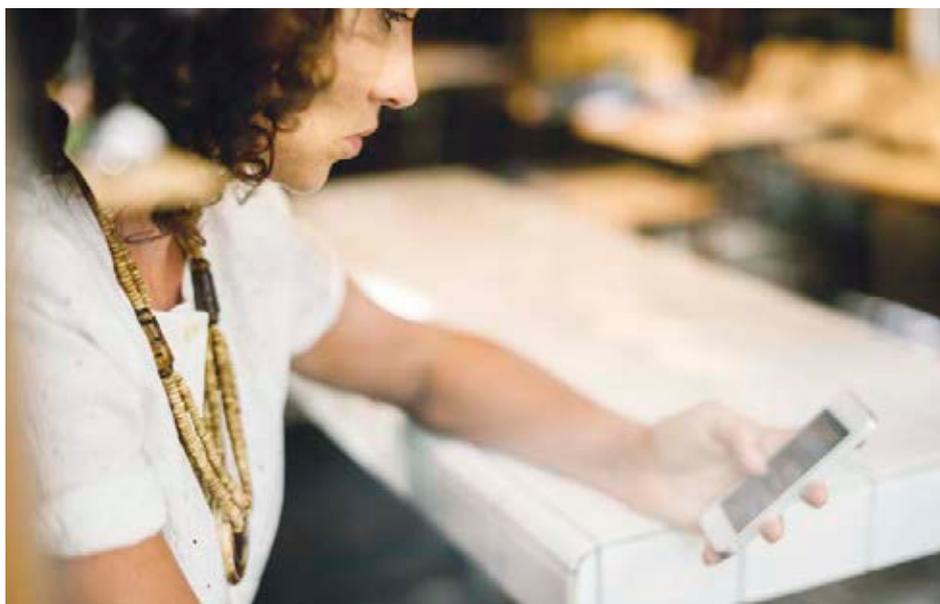
Establish a dedicated LinktAssist Team and program of hardship support, supported by an appropriate training regime to embed a culture of sensitivity to, and awareness of, financial vulnerability.

What we heard:

- People in social or financial distress and those helping them need a clear, single point of contact offering sensitive, consistent and cohesive support that can be tailored to individual circumstances.
- Customers in difficulty are often embarrassed by their circumstance and reluctant to self-identify as 'vulnerable', so need to be listened to carefully and sensitively.
- Navigating multiple points of contact and having to repeat sensitive details often deters people from reaching out for help.

What we are going to do:

- LinktAssist will be a centralised, specialist team for Transurban customers (based in Australia).
 - It will develop and deliver consistent and best-practice support to both financially vulnerable customers, and the community practitioners who support them across Queensland, New South Wales and Victoria.
 - The comprehensive program of assistance will help people to both manage past tolling debt, as well as avoid future debt.
 - The team will manage all hardship assistance requests from dedicated phone lines for both customers and the community professionals helping them, as well as via a number of other channels.
- It will case manage clients throughout the 'hardship journey', from initial point of contact with the team, through to the development and delivery of the tailored support response.
 - Once established, the LinktAssist team will lead a program to embed a culture of sensitivity, to and awareness of, financial vulnerability through development of specialist training regimes for all front-line staff.
 - Transurban will also work with all relevant third party partners working on its behalf (including debt collection agencies and legal firms) to ensure they are familiar with the new protocols, guidelines and processes being implemented in relation to enhancing hardship support.



'You're ashamed, no-one wants to admit they're losing the plot. I come from a pretty old-school family and was pretty much brought up to believe mental health was bullshit.'

Childhood abuse survivor coping with Post Traumatic Stress Disorder

Recommendation 2

Streamline access and eligibility

Provide a nationally available dedicated phone line for community practitioners working with financially vulnerable people, and simplify processes to access LinktAssist support.

What we heard:

- People in serious financial stress often seek the services of financial counsellors, legal assistance or community welfare practitioners.
- These frontline practitioners have triaging skills that Transurban can trust.
- Having to supply additional 'proof of hardship' can further exacerbate stress in already chaotic lives and become a barrier to seeking effective help.

What we are going to do:

- Provide a dedicated phone-line for community practitioners to support vulnerable clients with tolling debts and/or seeking to avoid tolling debt.
- Accept a customer triaged by a recognised practitioner as eligible for LinktAssist Program assistance, without requiring further evidence of hardship.
- LinktAssist team members will then work with the community practitioner to establish appropriate tailored solutions in line with the customer's individual circumstances and capacity.
- Continue to build and maintain relationships with the financial counselling and legal assistance sectors to enable a more holistic approach to assisting Transurban customers.
- Enhance processes and better utilise data and technology to reach out to those in potential stress.

'Dealing with the financial practitioners has been excellent, they are invaluable assets to us, they already have a wealth of knowledge and expertise – they are the community welfare experts and they aren't set up to help people that don't genuinely need it.'

Transurban Customer Resolutions Advisor



Fines:

Over the past two years, we have implemented a number of improvements to our enforcement processes in each state, resulting in a 61% reduction of infringements nationally.

The key drivers have included working closely with governments, road authorities and stakeholders to allow:

More time

- Increasing the amount of time Transurban has to try to contact customers, prior to the government infringement processes commencing.

More data

- Improved access to additional customer information from the state road authorities, providing us with more ways to contact people who use our roads without making arrangements to pay.

More help

- Investing more proactive efforts to help customers avoid suspension or get out of suspension.
- Looking at ways we can more effectively reach customers experiencing social or financial difficulties before fines are issued.

Recommendation 3

More flexible treatment of fines

Work with state authorities and relevant stakeholders to further explore more supportive and flexible processes for the treatment of fines when evidence of financial hardship is identified.

'Until we have some way of triggering claw back – it's not a simple proposition, but claw back is an absolutely fundamental part of any other industry. So yes, you've met the expectations of the low hanging fruit (through the pilot) – but the wicked problem is still there.'

Denis Nelthorpe, WEstjustice. Victoria

What we heard:

- In Victoria, the majority of fines imposed on customers experiencing financial hardship due to special circumstances are waived by the courts.
- In Queensland, the majority of clients supported by community legal centres and/or legal aid are also experiencing the equivalent of Victoria's definition of 'special circumstances' (noting there is no recognised category within the QLD justice system on which to dismiss such circumstances).

What we are going to do:

- Transurban proposes to continue working with relevant parties on the options and feasibility to enable us to request the recall of infringement notifications to state enforcement agencies when hardship is identified by us as a factor in tolling debt.
- Additional changes to come into effect as part of Victoria's West Gate Tunnel Project Agreement will reduce the number of infringements issued to one per vehicle per week, and provide Transurban additional time to contact and work with customers, prior to referring matters to infringement.
- Learnings from the Victorian activity will inform discussions with the legal assistance sector, road authorities and relevant government departments in Queensland and New South Wales on the possibility of similar trials.
- We will further investigate potential ways of enforcing without infringement, with a particular focus on the way Transurban applies tailored approaches to civil debt recovery and extended time to pay arrangements.

Changes to be implemented as part of the West Gate Tunnel Project Agreement are expected to further reduce infringements in Victoria.

These actions will support a range of other initiatives Transurban has been steadily implementing in its ongoing efforts to reduce customer fees and debt, during the introduction of the new Linkt brand across New South Wales, Queensland and Victoria over the past 18 months.

We are:

- **Removing the retail service fee**
- **Removing the manual top-up fee**
- **Removing the additional tag-holder fee**
- **Reducing the tag non-return and out-of-cycle statement fees**

In Queensland, the aggregation of Toll Demand Notices has been introduced, resulting in the consolidation of three days of unpaid consecutive travel into one Demand Notice. This has already led to an estimated 1.7 million fewer demand notices being issued in the last financial year and is expected to reduce up to \$36.5 million per year in fees.





New websites for Linkt have rolled out in Queensland, New South Wales and Victoria over the last 18 months.

They aim to make it easier to find information and tools that can help customers decide which accounts, passes or payment options are best for them, how to pay and even if using toll roads is their best option.

Tools and information include:

- **Accounts and passes:**
A comparative tool to help you choose
- **Where to pay in cash, in person:**
Just enter a postcode or suburb to see your options
- **A toll calculator**
- A **'Find a Toll Invoice'** tool, to check for any outstanding, unpaid invoices
- **Traffic alerts**
- **How to get help** if you are having difficulty paying your tolls

The online **'LinktAssist Info Hub'** will look to consolidate all these resources and add additional information to support vulnerable customers and the professionals assisting them to get all the help they need, including links to external resources such as financial counselling support and other key community welfare services.

Recommendation 4

Payment options and channels

Explore options for tailored solutions for eligible LinktAssist customers, and look to introduce alternative payment channels for people on Centrelink benefits, such as Centrepay.

What we heard:

- Toll road travel is becoming increasingly integral to the way many move around our cities.
- Stressed customers struggle to easily assess different options that best suit their needs.
- When experiencing hardship people have less flexibility, fewer choices and less capacity to make informed choices about how they travel.
- While a global shift towards more digital-focused strategies and products benefits the majority, this may have unintended exclusionary impacts on the socially and financially disadvantaged.
- The financial counselling and legal assistance sectors are strong supporters of Centrepay, which is a highly utilised and trusted channel, proven to be effective at helping low-income earners accessing Centrelink benefits to meet regular payment commitments.

What we are going to do:

- Explore options for a tailored product for eligible customers supported by the LinktAssist program.
- Investigate technology requirements to support introduction of Centrepay, in particular for supporting customers receiving Centrelink benefits to manage extended payment plans.
- Consider the offer of incentives to fulfil time-to-pay arrangements.

Recommendation 5

Improve clarity and accessibility of information

Simplify and translate into other languages, information regarding:

- *Hardship policy, eligibility and accessibility*
- *Products (accounts, passes, apps)*
- *How to pay*
- *How to avoid fees and fines*
- *How to get help*
- *Consequences of not paying*

What we heard:

- Urban Australian communities are increasingly culturally and linguistically diverse (CALD).
- There is a general assumption the tolling system is now clearly understood, however young people, regional visitors, tourists, newly arrived citizens, CALD communities and people struggling to deal with chaotic stressful situations still struggle to navigate the system and have limited understanding of the consequences of not paying on time.
- The enforcement and infringement processes are complex and division of responsibility between tolling operators and government authorities is not understood, even by the community-based practitioners who are supporting those impacted by the process.

What we are going to do:

- Review and revise in plain English Transurban's Hardship Policy, to reflect recommended improvements and approved changes outlined in this report.
- Develop and distribute simplified tolling information through targeted community agencies and neighbourhood hubs.
- Create an online information hub containing all information, links, tools and resources relevant for customers experiencing social and/or financial difficulty, and the community practitioners helping them.
- Translate key materials into multiple languages, identified in collaboration with local communities.
- Develop a long-term communications plan for the promotion of LinktAssist, in line with LinktAssist Team's development and growth.
- Review all available Transurban communication channels and points of customer contact, to identify and recommend where additional information about accessing hardship support can be placed.



'The whole toll system – I think people just don't know about it. Number one, it's very complex but number two, people haven't really explained it – and how from just one toll, the costs can accelerate – and then they get scared. And it gets overwhelming – it gets out of control.'

*Rose McGrath, Senior Policy Officer,
Queensland Council of Social Services
QCOSS*

Recommendation 6

Education and early intervention

Work with state road authorities and other stakeholders to better incorporate toll road information into driver education programs and collaborate with other stakeholders on joint education and tolling awareness campaigns.

What we heard:

- People are most impressionable in learning mode, yet there is limited information on how to drive safely and legally on toll roads in existing driver education programs.
- People who don't understand the system or whose decision-making capacity is compromised by stress, may be more prone to offend multiple times without a valid arrangement to travel.
- It is easier and more effective to help people resolve tolling debt and avoid future debt, the earlier they access help.
- Financial counselling, the legal assistance and community welfare sectors share the concern of business who see customers too late in the debt cycle.
- People need to know from the first point of contact, where to get help.

What we are going to do:

- Create a program of online learning modules for new drivers about how to drive safely, hassle-free (no fees) and legally (no fines).
- Engage and work with state licensing authorities and third parties on the possibility of enhancing information on "How to drive on toll roads" in learner driver materials.
- Establish, resource and maintain a cycle of promotion and awareness-building to educate customers on how to avoid tolling debts and unnecessary fees.
- Collaborate with other stakeholders in joint campaigns to reach vulnerable customers with the key message that it is better for them to seek help sooner rather than later.
- Have an enhanced presence at relevant sectoral conferences, professional development forums, community events and communities of practice.
- Work closely with Transurban's Social Investment Program to encourage the prioritisation of investment and support in relationships, programs and services that enhance debt awareness and customer assistance education in vulnerable communities.
- Review opportunities for including more prominent promotion of Transurban's hardship support, in line with growth of the new team's capacity.

'Education, you can do so much with it – especially for newly arrived people who don't understand how to use toll roads or that they are even travelling on a toll road.'

Rose McGrath, QCOSS

Recommendation 7

Best practice leadership

Build on Transurban's commitments to Global Sustainable Development Goals and its vision to strengthen communities through transport, by identifying, joining and contributing to appropriate platforms, partnerships and programs that ensure Transurban can continue to strengthen the holistic support it offers vulnerable customers, in line with best practice.

What we heard:

- There has been significant progress in the pursuit of good practice in the financial hardship and community resilience space, in a range of cross-sector organisations.
- There are a number of emerging platforms designed to support businesses pursue more financially inclusive practices and embrace the concept of shared value.
- There is no need to 're-invent the wheel' in this area, with many organisations willing to share learnings and recognising the benefit of working together to tackle financial vulnerability and hardship.

What we are going to do:

- Throughout the course of the pilot, Transurban became a Foundation Member of the Thriving Communities Partnership (TCP), a cross-sector collaboration of community, corporate and government organisations with a mission to ensure that 'everyone has access to the modern essential services they need to thrive in contemporary Australia'.
- We will continue to seek out and join other community-based partners or programs which provide Transurban with the opportunity to strengthen the way it supports vulnerable customers and strengthens community resilience.
- We will report progress and monitor and measure performance in assisting vulnerable communities against Transurban commitments to Global Sustainable Development Goals and other agreed measures through our corporate reporting suite.

'Sometimes it's not intentional. There's so much going on, you don't think. We're not trying to cheat the system, we're not even thinking about the system. We're just trying to survive.'

Family violence survivor, Victoria



In conclusion



Pilot projects are a useful tool for proving ideas and approaches on a small scale. It becomes a new challenge when the trialled initiatives are rolled out on a large scale with a potential reach of five million customers. Transurban is ready for that ongoing challenge.



During the pilot project, I often made the comment that what was being tested was HOW we do things, not just WHAT we do. And the test was applied to both company and community.

In some of the community consultations, I understood that being big – representing a big company – does not automatically make you brave. At times, we had to be brave enough to hear what customers and their advocates had experienced and what they felt about toll roads generally and Transurban in particular. We quickly understood, however, that the organisations and individuals who agreed to work with us were themselves drawing on a bravery that allows them to persist in working on behalf of people whose lives may be chaotic and in chronic need of support.

Separately, we wanted to improve outcomes for people when hardship is a factor in tolling debt. By listening and responding to different perspectives, it was soon obvious that we could be more effective together.

How we worked together – with respect and a steadily growing level of trust in one another – is the outcome I feel we can best build upon.

Dr Jean Ker Walsh
Customer and Communities Advocate

Appendix: organisations involved

Transurban would like to thank the following organisations for their time, input and/or willingness to help distribute information in the course of this pilot project:

- Queensland Council of Social Service (QCOSS)
- Victorian Council of Social Service (VCOSS)
- The Financial Counselling Associations of NSW (FCAN)
- The Financial Counselling Association of Queensland (FCAQ)
- Financial Counsellors of Australia (FCRC)
- Victoria Legal Aid (VLA)
- New South Wales Legal Aid
- Community Legal Queensland
- Uniting (Formerly UnitingCare), QLD
- Uniting Kildonan, VIC
- Uniting Lentara, VIC
- MoneyCare Slacks Creek (Salvation Army), QLD
- MoneyCare Blacktown (Salvation Army), NSW
- YFS Financial Counselling, Logan, QLD
- MultiLink Migrant and Cultural Services, Logan, QLD
- SydWest Multicultural Services, Blacktown, NSW
- Logan East Community Neighbourhood Centre (LECNA), QLD
- Kingston East Neighbourhood Group (KENG), QLD
- Department of Human Services, QLD
- Logan Together, QLD
- Griffith University, QLD
- Moonee Valley Legal Service, VIC
- WEstjustice Legal Service, VIC
- Northern Community Legal Centre, VIC
- Anglicare Financial Counselling, Werribee–Altona North, VIC
- Good Shepherd Microfinance
- Blacktown City Council, NSW
- Steve Bali MP (and Mayor of Blacktown), NSW
- Caroline Chisolm Centre for Social Justice, NSW
- Wesley Mission Financial Counselling, Bella Vista, NSW
- Logan Financial Literacy Action Group, QLD
- St Vincent DePaul, QLD
- South Brisbane Community Legal Centre, QLD
- Flemington Kensington Community Legal Group, VIC
- City of Wyndham, VIC
- Moonee Valley City Council, VIC
- National Debt Helpline
- Communities for Children (Financial Inclusion), Salvation Army Slacks Creek, QLD
- Woodridge Electorate Office, QLD
- Logan City Council office, Logan Central, QLD
- Hillcrest Neighbourhood Watch, QLD
- Forestdale Neighbourhood Watch, QLD
- Logan Central Library, QLD

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