



Commonwealth Ombudsman

The Commonwealth Ombudsman helps to ensure the actions and decisions of Australian Government agencies are fair and reasonable. We take complaints, conduct investigations, perform audits and inspections, make recommendations and encourage good administration. Our role is very broad. We take complaints about:

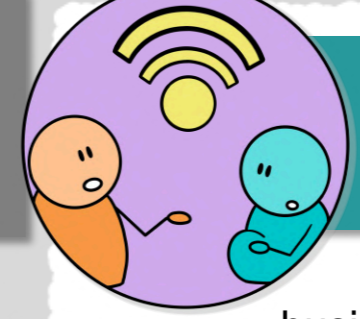
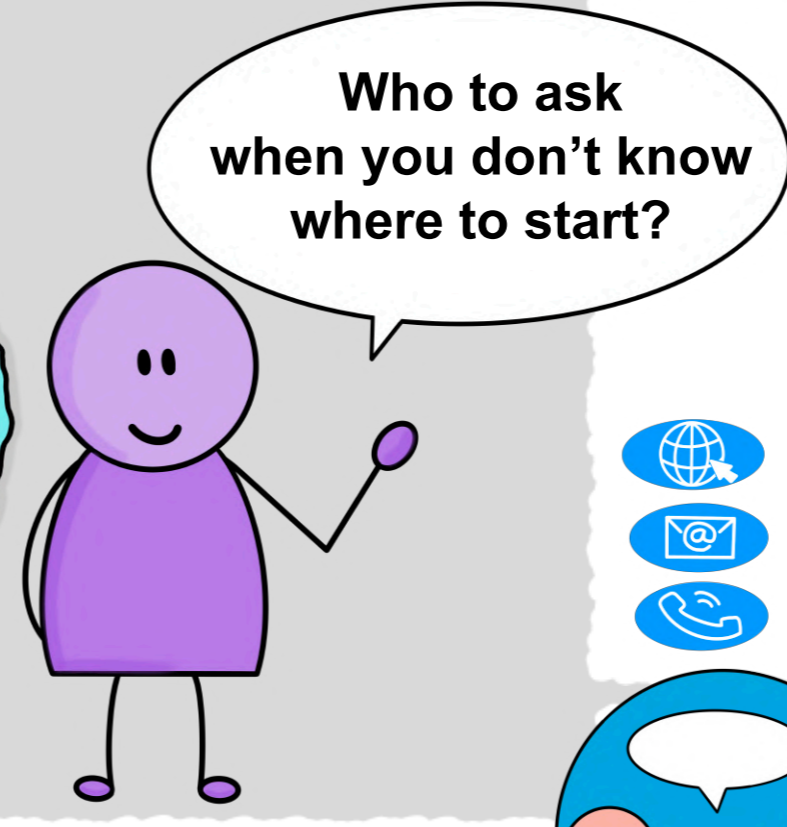
- almost all Commonwealth functions – such as income support, immigration, the National Disability Insurance Agency and many others
- private health insurance
- Australia Post and some other postal operators
- the Defence Force, including issues about abuse between Defence members
- Vocational Education and Training student loans
- private education providers for overseas students.

We also oversee the Commonwealth Public Interest Disclosure Act and inspect law enforcement and integrity agencies' use of certain covert, intrusive and coercive powers. However, we don't handle complaints about the Intelligence community or the tax office.

www.ombudsman.gov.au
1300 362 072



Free, fair and independent dispute resolution in Victoria

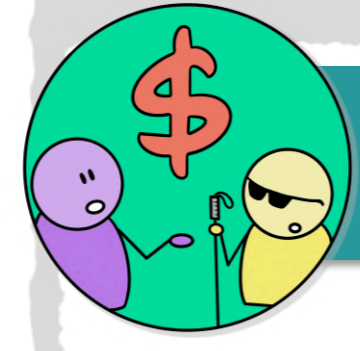


Telecommunications Industry Ombudsman

We provide a service for residential consumers and small businesses who have an unresolved complaint about their phone or internet service. Some of the phone and internet problems we can help with include:

- Contracts and getting what was agreed to
- Incorrect bills or trouble paying
- Disconnections
- Faults and service difficulties
- Service connection issues

www.tio.com.au
tio@tio.com.au
1800 062 058

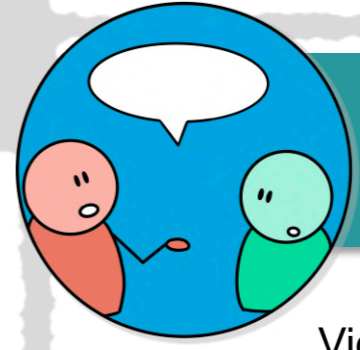


Australian Financial Complaints Authority

We can help individuals and small businesses to resolve complaints about a range of financial problems, including:

- Errors in banking transactions and credit listings
- Difficulty repaying loans, credit cards and short-term finance
- Denials of insurance claims (such as car, home and contents, pets, travel, income protection and trauma)
- Inappropriate investment advice
- A trustee's decision about the distribution of a superannuation benefit

www.afca.org.au
1800 931 678

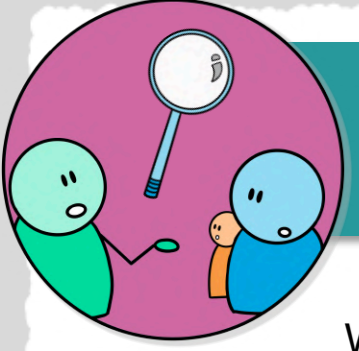


Victorian Ombudsman

If you think you've been treated wrongly by a Victorian public organisation, we can see if your problem can be fixed. We deal with complaints about:

- Councils (services, communication, complaint response, unreasonable actions or decisions)
- Victorian government departments
- Victorian government organisations
- Victorian universities and TAFEs
- Publicly funded community services
- Prisons

www.ombudsman.vic.gov.au
(03) 9613 6222
1800 806 314

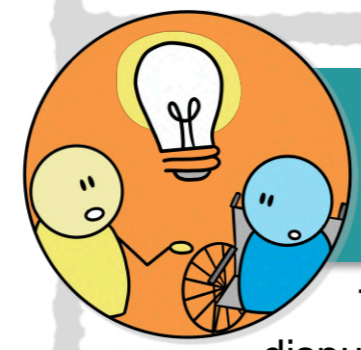
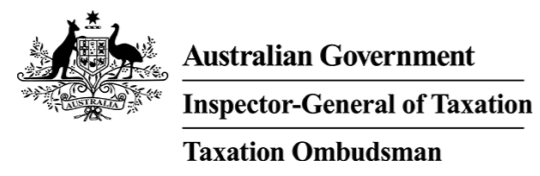


Taxation Ombudsman

We investigate your complaints about the Australian Taxation Office (ATO) or Tax Practitioners Board (TPB) and help you:

- Understand ATO/TPB decisions and actions
- Confirm whether appropriate information has been considered by the ATO/TPB in your matter
- Provide assurance as to whether appropriate policies and procedures were followed
- Follow up on delays

www.igt.gov.au
1300 448 829

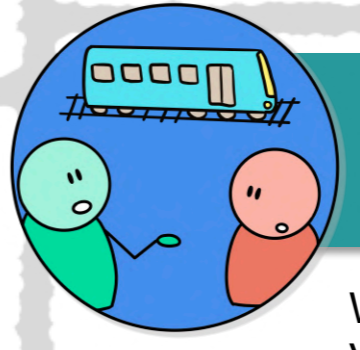


Energy and Water Ombudsman (Victoria)

The Energy and Water Ombudsman Victoria helps resolve disputes between Victorian customers and their energy and water companies. We also provide advice and information to customers, and we can refer you to other support services. Some of the disputes we can assist with are:

- Unexpected high bills or billing mistakes
- Difficulty with paying your bill
- Debt collection and credit default listing
- Disconnection and restriction of services

www.ewov.com.au
1800 500 509



Public Transport Ombudsman Victoria

We resolve complaints about public transport in Victoria, including:

- Accessibility
- Delayed or cancelled bus, train or tram services
- Myki and ticketing issues
- Noise and disruption from works

If you have a complaint you haven't been able to resolve with the operator, we may be able to help.

www.ptovic.com.au
1800 466 865

