



## Financial information Service

The Financial Information Service (FIS – Karûbarên Agahdarîya Darayî) agahdarîyên belaş û bêalî/serbixwe û perwereda baweran û dazaniyan pêşkêş dike.

FIS ji bo herkesî ye, ji bo ew kesayetî ên :

- Aboriginal û Torres Strait Islander Australians.
- jin bingehek candî û zimanî ên cihêreng (BCZC), wek koçber û penaber
- li heremên gûndewarî an dûr dijîn
- ciwan, xwendevanên nû dest bi kardikn ji di navde
- jinên vedigerin ser bo kar

Hûn dikarin xwe bigihênin Financial Information Service bi rêbaza kargûzarîyhen telefon û malpera me.

### Wê FIT çawa alîkar be

Zanîyarîya bilin a darayî wê yarmetî û darezyîyek bo we dayne da hûn bigihêjin aramncên xwe ên darayî.

Karbidest ên FIS dikare yarmetî bike bo pêşdeçûyîna jîrbûyîna we a di derbarê kû hûn biryarên bi rêkûpêk ên darayî bidin ji bo tevaîya jîyan xwe.

Wê karmenê FIS dê bikaribe vebêje:

- çawa hilberên darayî dixebitin
- çawa hilberên darayî wê bandor li diravdayîn/miaşên ji alî hikûmetêda bike
- alîkarîyhen hikûmetê û bedlandinhen di rewş a we da wê çawa bandor li mafên we bike
- hûnê çawa ew cavkaîyên kû wê yarmetî bike di warên mijarên darayî da
- wê çawa yek ji wan kargûzarîyhen hikûmet û civakî yarefîya we bik e

Karmendên FIS ne plankarên darayî û ên şewira darayîyê ne. Ew firotina şîretan nakin an şîretan nadin an li ser navê bi ti acantayên dinre pêwendî saz nakin.

### Kengê FIS dikare alîkar be

FIS dikare ahagdarîyên bikartê bide we çaxa we:

- We xwest zêdetir agahdarî di derheqa banka, sermîyanî an bac'ê da
- dest bi kareki nû kir
- pêwistî bi girtina biryarek di derheqa superannuation da heye
- pêwistî bi karanîna kredîyê heye
- bedlandinek di rewşa mabata weda pêk hatibe
- komek diravan bihere ket destê we ji ber destê we ji karek hatibe vekişandin, an tazmînatek an mîratî yek
- dest bi fikrandin a di derhqa, an amadene bo, a teqawitîyê
- hûn an kesekî kû hûn lênihêrîn wî dikin amade ye bo Aged Care – Baldanî a Pîrbûyînê

## Agahdarî bo dûrmahîya ji kar

Karbidestên FIS wê bikaribin yarmetîya we bikin heke hûn ji kar hatibin deristinan ji hunê bêne derxistin.

Ewê bikaribin ahagdarî bo di herheqa dirav ên ji kar derketinê, dirav ên superannuation û Centrelin.

Dikarin di derheq rewşa we ya şexsî li gel we biaxifin û bo baştirîn vebijaran yarmetîya we bikin.

## Bo agahiyên berfireh

- biçin [servicesaustralia.gov.au/fis](https://servicesaustralia.gov.au/fis) bo agaîyên befirêh bi inglîzî
- biçin [servicesaustralia.gov.au/yourlanguage](https://servicesaustralia.gov.au/yourlanguage) ew cîhî ku hûnê bikaribn bixwînin, gohdarî bikin an jî li agahîyên bi zimanê we temaşe bikin
- li ser **131 202** tîlefon bikin û bizimanê xwe li gel Centrelink di derheqa miaşên alîkarîyê û kargûzarîyan qise bikin.
- Tîlefona Translating and Interpreting (TIS National) bikin li ser **131 450** û bi zimanê xwe li gel me qise bikin di derheqa Medicare û yarmetî û karguzarîyên Child Support.
- serdana navenda karûzarîyekê bikin.

**Destnîşanî:** tîlefonkirin a ji mala we bo reqema '13' liherderî bo seranserê Australîa bi mesrefa rêjeya sabît e. Ev rêje dikare bite gohastin li gor mesrefên hinek cîhên kû tîlefon bo wan devera tê kirin û pêşkêş karên şirketên tîlefoan. Tîlefên ji malên we ên li ser '1800' têne kirin belaşin. Tîlefonên bi mobil û ên amî/gîştî dibe mesrefê wan û ên kadê bi rêjeke bilintir bin.

## Devjêberdan:

Ev rastqîne agahdarî yên heta Tîrmeh a 2020. Armanca van agahdarîyhen di vê weşanêda bi nîyeta wek qilawizek ji bo bi destxistina yarmetî û kargûzarîyan e. Mesûlîyet ango berpîrsîyarî a weye heke hûn bixwain serdanek a bo yarmetîgirtiyê a bi gorî şert û mercên hûn tê dane bikin.



# Financial Information Service

The Financial Information Service (FIS – Financial Information Service) provides free, independent and confidential education and information.

FIS is available to everyone, including people who are:

- Aboriginal and Torres Strait Islander Australians
- from a culturally and linguistically diverse background (CALD), including migrants and refugees
- living in a rural or remote area
- young, including students starting work
- women returning to the workforce.

You can access the Financial Information Service through our Phone Service and website.

## How FIS can help

Increased financial knowledge will help you set and achieve your financial goals.

FIS Officers can help you increase your skills to make informed financial decisions throughout your life.

FIS Officers can explain:

- how financial products work
- how financial products affect government payments
- government payments and how a change in your circumstances may affect your entitlements
- how to find resources to help you with your financial matters
- how a range of government and community services can help you.

FIS Officers are not financial planners or financial counsellors. They do not sell or give advice or deal with other agencies on your behalf. FIS Officers do not make decisions about your government payments.

## When FIS can help

FIS can give you useful information when:

- you want to know more about banking, investment or tax
- you are starting a new job
- you need to make a decision about your superannuation
- you want to know more about using credit
- you have had a change in your family circumstances
- you get a lump sum of money because you have been retrenched, or as compensation or an inheritance
- you are starting to think about, or ready to, retire
- you or someone you care for is ready for Aged Care.

## Information about retrenchment

FIS Officers can help if you have been, or will be, retrenched.

They can provide information on redundancy payments, superannuation and Centrelink payments.

They can talk to you about your personal situation and help you understand your options.

## For more information

- go to [servicesaustralia.gov.au/fis](https://servicesaustralia.gov.au/fis) for more information in English
- go to [servicesaustralia.gov.au/yourlanguage](https://servicesaustralia.gov.au/yourlanguage) where you can read, listen to or watch information in your language
- call **131 202** to speak with us in your language about Centrelink payments and services
- call the Translating and Interpreting Service (TIS National) on **131 450** to speak with us in your language about Medicare and Child Support payments and services
- visit a service centre.

**Note:** calls from your home phone to '13' numbers from anywhere in Australia are charged at a fixed rate. That rate may vary from the price of a local call and may also vary between telephone service providers. Calls to '1800' numbers from your home phone are free. Calls from public and mobile phones may be timed and charged at a higher rate.

## Disclaimer

The information contained in this publication is intended only as a guide to payments and services. It is your responsibility to decide if you wish to apply for a payment and to make an application with regard to your particular circumstances.