



Financial Information Service

Financial Information Service (FIS——财务信息服务) 提供免费、独立、保密的财务管理教育和相关信息。

任何人都可以使用 FIS，例如：

- Aboriginal 和 Torres Strait Islander Australians
- 来自多元文化和语言背景 (CALD) 的人士，包括移民和难民
- 乡村或偏远地区居民
- 年轻人 (例如，开始参加工作的学生)
- 重返职场的女性。

您可致电垂询或访问我们的网站获取 Financial Information Service。

FIS 如何提供帮助

提升财务知识储备将有助于设立和实现个人财务目标。

FIS 工作人员可帮助您提高受用一生的技能，做出明智的财务决策。

FIS 工作人员可向您解释：

- 金融产品如何运作
- 金融产品如何影响政府福利金的领取
- 政府福利金相关事宜，以及个人情况的变化对福利申领的可能影响
- 如何寻找有助于解决财务问题的资源
- 可提供相关帮助的一系列政府和社区服务

FIS 工作人员不是理财规划师，也不是理财顾问，不会出售或提供理财建议或代表您与其他机构交涉。FIS 工作人员不会做出有关政府福利金的决定。

FIS 何时可以提供帮助

在以下情况下，FIS 可为您提供有用信息：

- 想更多地了解金融、投资或税务方面的信息

- 入职新工作
- 需要对 superannuation 做出决定
- 更多地了解信用卡使用方面的信息
- 家庭情况发生了变化
- 因被裁员或者获得赔偿或遗产而获得一笔钱
- 开始考虑或者准备退休
- 您本人或由您照顾的人准备好接受老年护理。

面向被裁人员的支持信息

如果您被裁员或将要被裁员，FIS 工作人员则可为您提供帮助。

FIS 工作人员可向您提供关于裁员补贴、superannuation 和 Centrelink 福利金的信息。

他们可以与您探讨您的个人情况，并帮助理解有哪些选择。

更多信息

- 请访问 servicesaustralia.gov.au/fis 获得更多英文信息
- 请访问 servicesaustralia.gov.au/yourlanguage 获得中文文本、音频或视频信息。
- 请致电 131 202 用中文咨询 Centrelink 福利金和服务
- 请致电 131 450 联系 Translating and Interpreting Service (TIS National) 用中文咨询有关 Medicare 和 Child Support 的福利金和服务信息
- 请到访服务中心

注意：从澳大利亚境内任何地方使用座机拨打“13”开头的号码，适用固定电话费率。该通话费率可能与本地通话费率不同，且可能因电话公司而异。使用座机拨打“1800”开头的号码免费。使用公共电话和手机拨打可能会适用计时收费，且费率高于座机通话费率。

免责声明

本出版物中所包含的信息仅可作为福利金和服务指南。您应自行决定是否要申请福利金并根据自身具体情况提出申请。FIS002.2006



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 for more information in English
- go to 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.