



## Na umthutnak lei bawmhnak kong fianternak

### 'Robodebt' (Mibu Humhimnak Leiba Khawmhnak) Tazacuainak (VID1252/2019) ah aa tlakmi chungtel pakhat na si bantu kin umthutnak lei bawmhnak na hmuh.

Commonwealth le a soktu pawl (Gordon Legal nih a ai-awhmi) cu tazacuainak ahmuh dihter dingah an lungtling. Na umthutnak lei bawmhnak tuakmi ning kha Federal Court nih a fehter.

### Ka umthutnak lei bawmhnak zeitindah hngalh khawh a si lai?

A zat na hmuh dingmi cu hi cungah aa hngat:

- Aa tlakmi leiba pawl caah tangka na pek than caan
- Na pek thanmi zat
- Tangka pek thanmi na hmuh than caan, le
- Umthutnak lei bawmhnak caah aa tlakmi phu chungtel zeizat nih dah minpeknak an tuah.

Tangka tamdeuh a pe than i hi tangka lo in caansau deuh a ummi pawl nih bawmhnak tamdeuh an hmuh lai.

### Dot 1 nak: Umthutnak lei bawmhnak phawtzamh ning

Ramkomh Biaceihzung nih umthutnak lei bawmhnak hnatlakpimi a dihlak \$112 million kha a fehter.

A hmasat ah, Gordon Legal caah \$10.3 million aman pawl cu hi zat chung in rak zuh an si. Hi aman pawl cu Biaceihzung nih a rak fehter cangmi an si.

Hi a taangmi \$101.7 million cu aa tlakmi phu chungtel pawl lak phawzamh awk a si i hihi 'phawtzamhmi adihlak' tiah hngalh a si. Aa tlakmi phu chungtel pawl nih hi zat chungin umthutnak lei bawmhnak pawl an hmuh.

### Dot 2 nak: Nangmah ta a karh tuaknak

Dot hnihnak cu rak pek thanmi tangka cungah 'a karh sawhsawh' tuaknak a si.

Na leiba ah tangka pe than lo in na ummi ni kip caah a karh zat kha tuak a si. Hi caah a karh ret hmanmi pawl cu Federal Court nih a chiahmi an si.

Nifatin a karh zat pawl cu leiba pakhat cio caah a karh dihlak zat pek dingah hmun khat te ah fonh an si.

### Dot 3 nak: Nangmah ta chapchihmi zat tuaktaannak

Aa tlakmi phu chungtel pawl caah a karh tuak dih hnu ah, phawtzamhmi dihlak chungin a taangmi tangka a um rih. Aa tlakmi phu chungkhar kip nih hi chung hin zeimawzat an hmuh. Hihi 'umthutnak caah chapchihmi zat' tiah auh a si.

Na umthutnak caah chapchihmi zat cu na hmuh a karh chungah aa hngat (Dot 2 nak zoh). A karh tamdeuh na hmuh cun, na umthutnak chapchihmi zat a tamdeuh ve.

## Dot 4 nak: Chapchihmi

Umthutnak lei bawmhnak na hmuhmi dihlak tuak dingah a donghnak dot cu umthutnak lei bawmhnak pek dingah na hmuhmi a karh zat (dot 2 nak) le 'umthutnak caah chapchihmi zat' (dot 3 nak) hmunkhat te ah fonhchih ding a si.

Aa tlakmi leiba tampi na ngeih ahcun, leiba kip caah umthutnak lei bawmhnak cu chapchih a si. Umthutnak lei bawmhnak dihlak na hmuhmi cu a then in then a si lai.

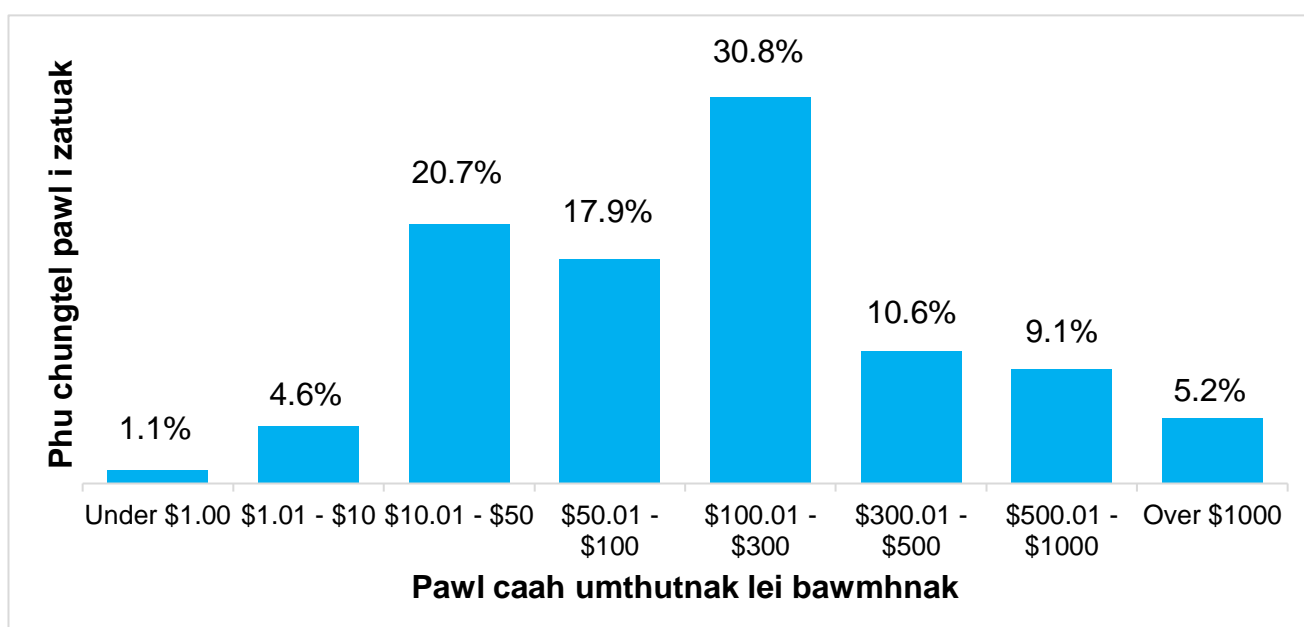
## Aa tlakmi phu chungtel pawl caah umthutnak lei bawmhnak zat pawl

Minung pakhat cio umthutnak lei bawmhnak pekmi zat cu aa dang dih lai. Na umthutnak lei bawmhnak cu a karh caah aa khat in tuak a si. Tangka tamdeuh na pek than i hi tangka lo in caansau deuh na um ahcun, umthutnak lei bawmhnak na hmuh dingmi zat a tamdeuh ve. Umthutnak lei bawmhnak pawl hnarcheu hrawng cu le \$50 karlak \$300 a si lai.

Bawmhnak a phunphun zeitindah phawtzamh i then a si kha a tanglei ah na hmuh khawh lai.

## Bawmhnak a phunphun in thennak

Bawmhnak a phunphun	Phu chungtel pawl i zatuak
Under \$1	1.1%
\$1 - \$10	4.6%
\$10.01 - \$50	20.7%
\$50.01 - \$100	17.9%
\$100.01 - \$300	30.8%
\$300.01 - \$500	10.6%
\$500.01 - \$1000	9.1%
Over \$1000	5.2%



## Thawngthanhmi tamdeuh hmuhnak caah

- Tazacuainak kongkau ah kanmah he chawnh dingah **1800 171 846** ah chawn. Holhlettu na herh ahcun hung kan theiher law, manlo in kan in tawrel piak lai. Hi ah hin Aboriginal le Torres Strait Islander holh pawl caah holhletu pawl an itel.
- Mirangholh in thawngthanhmi tamdeuh theihnak caah **servicesaustralia.gov.au/classaction** ah zoh.
- Nanmah holh in thawngthanhmi rel, ngaih asilole video pawl zoh dingah **servicesaustralia.gov.au/yourlanguage** ah zoh.
- Riantuanpiaknak hmun ah kal.

Ichinchiah: Nan inn fon in nambar '1800' chawnhnak pawl cu manlo an si. Zapi hmanmi le kutput fon pawl in chawnhnak cu caan ningin a kal kho men i a ret a sang deuh in liam a si kho men.



# Explaining your settlement payment

## You are getting a settlement payment as you are an eligible member of the 'Robodebt' (Social Security Debt Collection) Class Action (VID1252/2019)

The Commonwealth and the applicants (represented by Gordon Legal) agreed to settle the class action. The Federal Court approved the way your settlement payment was calculated.

### How is my settlement payment worked out?

The amount you get depends on:

- When you repaid money towards eligible debts
- How much you repaid
- When you got your refund, and
- How many eligible group members registered for a settlement payment.

People who paid back more, and were without this money for longer, will get larger payments.

### Step 1: Working out the settlement distribution

The Federal Court approved the agreed settlement sum of \$112 million.

First, the costs for Gordon Legal of \$10.3 million were deducted from this amount. These costs were approved by the Court.

This left \$101.7 million for distribution among eligible group members and is known as the 'distribution sum'. Eligible group members get settlement payments from this amount.

### Step 2: Calculating your interest

The second step is calculating the 'simple interest' on the money that was repaid.

For every day that you were without the money repaid to your debt, an interest amount is calculated. The interest rates used for this were set by the Federal Court.

The daily interest amounts are then added together to give the total interest amount for each debt.

### Step 3: Working out your added amount

After calculating the interest for all eligible group members, there was still money left from the distribution sum. Every eligible group member gets a portion of this. This is called your 'added settlement amount'.

Your added settlement amount is based on the interest amount you are getting (see Step 2). The more interest you get, the bigger your added settlement amount.

### Step 4: Adding it up

The final step to calculate your total settlement payment is to add your interest amount (step 2) and the 'added settlement amount' (step 3) together to give a settlement payment.

If you have multiple eligible debts, the settlement payment for each debt is added up. The total settlement payment you receive has been rounded up to the nearest cent.

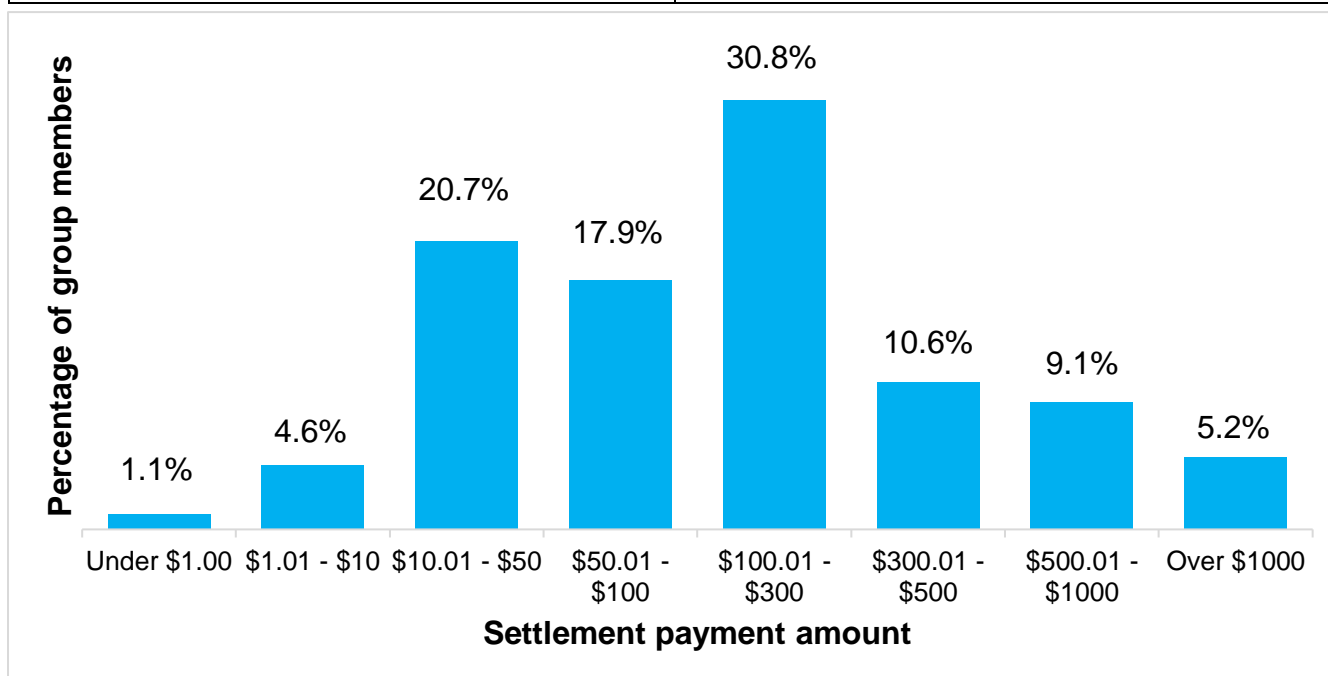
## Settlement payment amounts for eligible group members

The settlement amount each person is paid will be different. Your settlement payment is calculated in a similar way to interest. The more you paid back and the longer you went without this money, the larger your share of the settlement. Around half of settlement payments will be between \$50 and \$300.

You can see the breakdown of how amounts have been distributed by payment ranges below.

### Breakdown by payment ranges

Payment range	Percentage of group members
Under \$1	1.1%
\$1 - \$10	4.6%
\$10.01 - \$50	20.7%
\$50.01 - \$100	17.9%
\$100.01 - \$300	30.8%
\$300.01 - \$500	10.6%
\$500.01 - \$1000	9.1%
Over \$1000	5.2%



### For more information

- Call **1800 171 846** to speak with us about the class action. Let us know if you need an interpreter, and we will arrange one for free. This includes interpreters for Aboriginal and Torres Strait Islander languages.
- Go to [servicesaustralia.gov.au/classaction](https://servicesaustralia.gov.au/classaction) for more information in English.

- Go to **[servicesaustralia.gov.au/yourlanguage](https://servicesaustralia.gov.au/yourlanguage)** where you can read, listen to or watch videos in your language.
- Visit a service centre.

Note: 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.