



## 有关和解金的解释说明

### 作为“Robodebt”(社会保障债务催收)集体诉讼(VID1252/2019)的合资格成员，您将获得一笔和解金

Commonwealth 和申请人（由 Gordon Legal 代理）同意就集体诉讼达成和解。Federal Court 批准了您的和解金的计算方式。

#### 我的和解金是如何计算得来的？

您获得的金额取决于：

- 您何时偿还的合资格债务
- 您偿还了多少
- 您何时获得的退款，以及
- 有多少合资格集体成员登记获取和解金。

还钱多，还钱时间较长的人，会得到更多的金额。

#### 第一步：计算和解金分配

Federal Court 批准 \$112 million 的和解金额。

首先，Gordon Legal 的 \$10.3 million 费用从这一数额中扣除。法院批准了这类费用。

剩下的 \$101.7million 用于在合资格的集体成员中分配，即“分配金额”。

合资格的集体成员从该金额中获得和解金。

#### 第二步：计算利息

第二步是计算所偿还金额的“单利”。

还钱后的每一天都会计算利息金额。用于此的利率由 Federal Court 设定。

然后将每天的利息金额相加，得出每笔债务的总利息金额。

#### 第三步：算出额外金额

在计算了所有符合条件集体成员的利息后，分配金额还有剩余。

每个合资格的集体成员都会额外得到该余额的一份。这称为“和解金附加额”。

和解金附加额基于的是您获得的利息金额(参见第 2 步)。

您获得的利息越多，您的和解金附加额就越大。

## 第四步:累加

计算总和解金额的最后一步是将您的利息金额 (第2步) 和“和解金附加额” (第 3 步) 相加, 得出和解金额。

如果您有多项符合条件的债务，则每项债务的和解金都会累计相加。

您收到的总和解金额为四舍五入的金额，精确到澳分。

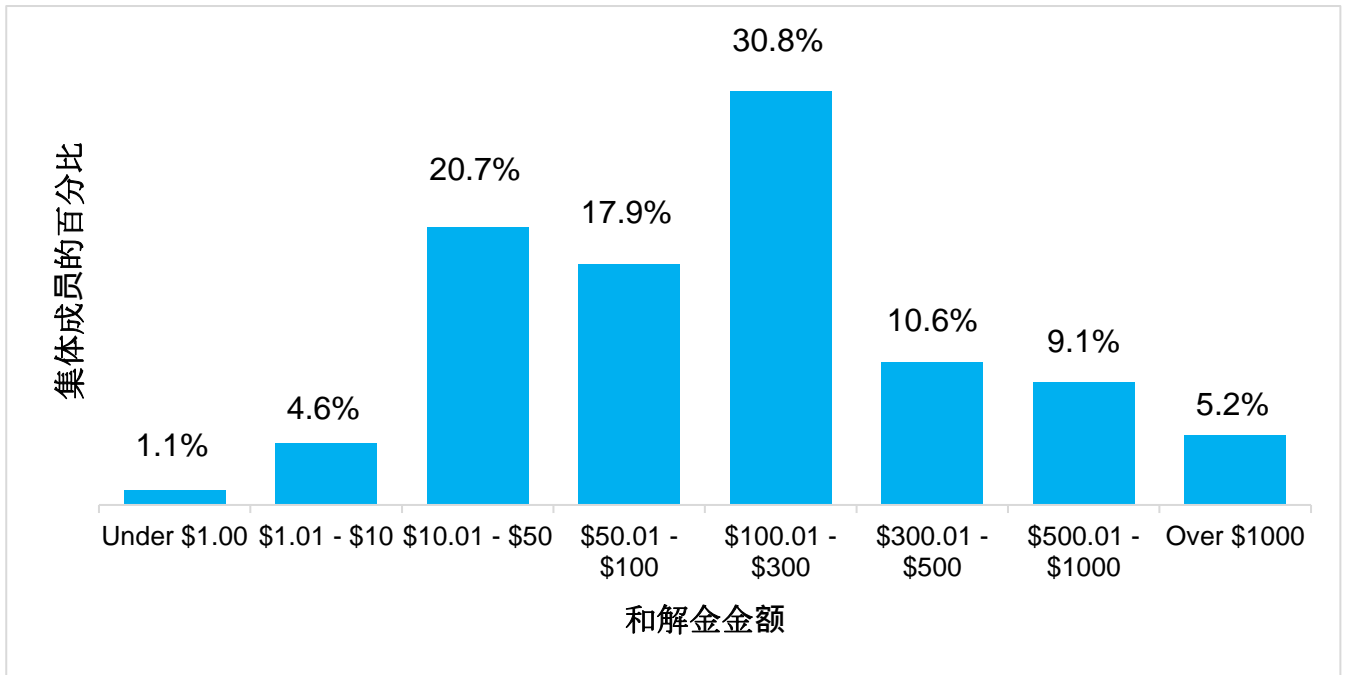
## 合资格集体成员的和解金金额

每个人得到的结算金金额是不同的。您的和解金计算方式与利息类似。您偿还得越多，偿还时间越长，您获得的和解金份额就越大。大约一半的和解金金额将在 50 澳元至 300 澳元之间。

您可以在下面看到按金额范围分配的金额明细。

## 按和解金范围划分的明细

和解金范围	集体成员的百分比
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%



## 更多信息

- 请致电**1800 171 846**，咨询集体诉讼事宜。  
如需口译服务，请告诉我们，我们将免费为您安排口译员。  
这包括原住民和托雷斯海峡岛民语言的口译员。
- 请访问 [servicesaustralia.gov.au/classaction](https://servicesaustralia.gov.au/classaction)，了解更多英文信息。
- 请访问 [servicesaustralia.gov.au/yourlanguage](https://servicesaustralia.gov.au/yourlanguage)，获取中文文本、音频或视频信息。
- 访问服务中心。

注意：座机拨打“1800”开头的号码免费。

如果使用公共电话或移动电话，电信提供商可能会对您的通话计时并收取较高费用。



# 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.

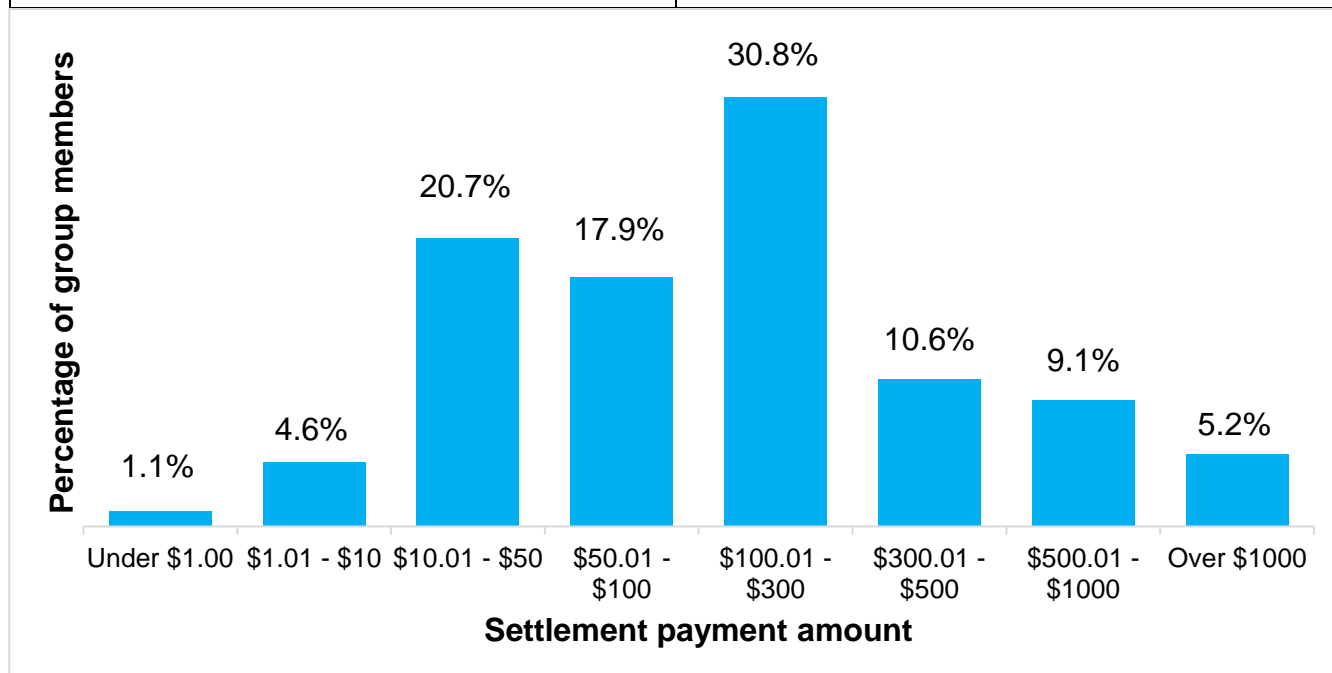
## Settlement payment amounts for eligible group members

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 [servicessaustralia.gov.au/classaction](https://servicessaustralia.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.