Centrepay scenarios for advocates

You can use these scenarios for newsletters or social media messaging

## Household goods lease and rental

For the last 6 months, Alice has been paying to lease a fridge using Centrepay deductions.

Alice is told that Centrepay will no longer be an available payment option from 3 November 2026. However, she has a contract until March 2027.

Alice talks to the business about what options she has, to pay the remainder of the contract when this service reason is removed. She then chooses a payment method that suits her.

## Basic household items

### Scenario A

Jane wants to buy clothes for her grandson’s birthday in June 2026.

She goes into Max’s Clothing Store a couple of weeks before and wants to pay using Centrepay. The store manager tells her she can’t use Centrepay to pay for new purchases.

The manager tells Jane about other payment methods she can use at the store. Jane decides to buy the items using her debit card.

### Scenario B

Jane wants to buy clothes for a family event in December 2025.

She goes into Max’s Clothing Store on 2 November 2025 to pay off an existing deduction.

After paying off her deduction, the store manager reminds Jane that she won’t be able to use Centrepay for new clothing purchases from 3 November 2025.

Jane discusses other arrangements with the manager and sets up a direct debit service to fund new purchases.

## Court fines and court infringements

Brett has $300 of parking fines that he must pay.

He sets up a deduction of $50, with a target amount of $300 to pay these off. When Brett reaches $300 through his deductions, his deductions will stop.

## Travel

Mischa has a deduction for a self-storage facility.

From 3 November 2025, Centrepay will not be available as a payment method for this service. Mischa has 12 months to transition off Centrepay.

Mischa gets a letter telling them about the changes and talks to the storage facility owner about their options. Mischa chooses to pay for their storage facility by direct debit.

## Food provisions

### Scenario A

Molly has a Centrepay deduction with KD Butchery.

Molly talks to the butcher who confirms she has $500 credit to spend. Molly decides to cancel her Centrepay deduction now because she wants to spend her credit.

She knows she cannot restart it because the butcher will not be available through Centrepay from 3 November 2025.

### Scenario B

Blake has a Centrepay deduction with RT Butchers.

Blake knows they won’t be able to pay the butcher using Centrepay after 1 November 2026 and decides to cancel the deduction in June 2026.

Blake talks to the butcher and discovers after the last payment they still have a $400 credit. The butcher asks Blake if they’d like to spend the credit instore, but Blake asks for a refund instead.

The business must repay the amount once a customer asks for a refund. Blake gets the money in their bank account after 2 business days.

### Scenario C

Shannon lives in a remote location and has a $100 Centrepay deduction for groceries at Red Dog Community Store.

Shannon sets a target amount of $300 for their Centrepay deductions.

They know that they can increase this amount if needed and that their deduction will end when it reaches $300. Shannon also knows they need to start a new deduction once the target amount is reached.