

17th July 2021

To Our NSW Team Members,

As of 17th July 2021, there are further restrictions that may impact that way we can do our work. There is rapidly changing information, and clarifications have been sought. We are working with our clients and the best advice possible to understand what this means for us.

As of today's date, the NSW government has announced restrictions to further limit the spread of the COVID-19 Delta strain. This may mean a disruption to the normal way of business for us, and we are preparing for various scenarios, to ensure both the safety of our team is preserved, and we do our best to minimise the financial hardship experienced as a result of further shutdowns. For more information on this current health order, please visit www.nsw.gov.au/media-releases/restrictions-to-further-limit-spread-of-covid-19-delta-strain

From 11:59pm on Saturday 17th July 2021, retail premises will be required to close, residents of Fairfield, Canterbury-Bankstown and Liverpool LGA's will not be able to leave their LGA's for work, and you must have a mask on you at all times outside of your residence. On Monday 19th July, construction will be paused and non-urgent maintenance will be paused.

These are unprecedented circumstances, and many of you may be feeling a level of anxiety over your health and financial well-being. There is a lot of information that the NSW Government has provided – for further information, please visit www.nsw.gov.au/covid-19/financial-support

We have put together some information to assist you in the coming days. If you have any further questions, please don't hesitate to contact us via email people@accessgroupsolutions.com.au

Please be patient and remember that a little kindness goes a long way.

Warm Regards,



Aimee Khoury
People & Culture

Acknowledgement of Country

Access Group Solutions acknowledges the Traditional Custodians of the lands in which our business operates. We pay our respects to First Nationals Elders, past, present and emerging.



COMMUNICATION CHANNELS

Communications within Access Group Solutions

The Pandemic Manager for Access Group Solutions is Jason Raj, General Manager.

Authorised communications will be distributed jointly by Jason Raj, Rebecca Curran and Aimee Khoury.

For any further information, or questions surrounding the information provided in this document, please email people@accessgroupsolutions.com.au

Interpreting Services

Translating and Interpreting Service (TIS)

PH: 131 450

Hearing and Speech Impairment Services

National Relay Service

If you have a hearing or speech impairment, you can contact all outside organisations via the National Relay Service

PH: 1800 555 660 (TTY 1800 555 630)

www.relayservice.gov.au

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Note: The content of this publication is for general information only. It may not be applicable to you and does not constitute legal or financial advice. You should seek advice before acting or relying on any content contained within. All information provided is readily available online through the links provided.

SUPPLEMENT PACKAGES & FINANCIAL ASSISTANCE

Income Support for Individuals

COVID-19 Disaster Payment

For the duration of an extended lockdown (more than 7 days), the government will provide an additional payment for those eligible for income support. This is a lump sum payment to help workers unable to earn income due to a COVID-19 lockdown, hotspot or period of restricted movement. For more information, visit: [COVID-19 Disaster Payment - Services Australia](#)

Who is it for?

- If you live, work or are visiting Greater Sydney (Sydney, Blue Mountains, Central Coast, Wollongong/Shellharbour)
 - You must be an Australian resident OR hold an eligible working visa
 - You must be 17 years or older
 - You must not be getting income support payments ie ABSTUDY, Dad & Partner Pay, Parental Leave Pay
 - You must not be getting the Pandemic Leave Disaster Payment for another, a state or territory pandemic payment for the same period
 - You must live in, work or have visited a Commonwealth-declared COVID-19 hotspot
 - You have had paid employment and you cannot attend work on or after day 8 of restricted movement orders
 - You've lost income on or after day 8 and don't have appropriate paid leave entitlements
 - If you are claiming for a *period prior* to the third week of lockdown, you must have liquid assets of less than \$10,000.00 (cash or savings)

More information on eligibility rules:

[COVID-19 Disaster Payment - General eligibility rules - Services Australia](#)

How much is this supplement?

This is dependent on the area you are in and what period you are claiming for.

From 15 July 2021 for people in parts of Sydney, a \$375 payment for each relevant period if you lost between 8 and less than 20 hours of work per week. Areas for this payment: Bayside, City of Sydney, Canada Bay, Inner West, Randwick, Waverley, Woolahra Local Government Areas).

From 18th July 2021 for people in Greater Sydney, a \$375 payment for each relevant period if you lost between 8 and less than 20 hours of work per week. Areas for this payment: All other Local Government Areas within Greater Sydney (Sydney, Blue Mountains, Central Coast, Wollongong/Shellharbour).

If you lost 20 hours or more work per week, you'll get \$600 for each relevant period, If you're eligible.

Please note, the COVID-19 Disaster Payment is a taxable payment. This means you'll need to include it on your net income tax return.

When does it start?

Begin the claims process now for any periods you were affected. Key eligibility dates are listed below:

Event ▲	Event dates ▲	Claims open ▲	Claims close ▲
Parts of Sydney	1 July to 7 July 2021	1 July 2021	28 July 2021
Parts of Sydney	8 July to 14 July 2021	8 July 2021	4 August 2021
Parts of Sydney	15 July to 21 July 2021	15 July 2021	11 August 2021
Parts of Sydney	22 July to 28 July 2021	22 July 2021	18 August 2021
Parts of Sydney	29 July to 30 July 2021	29 July 2021	25 August 2021
Greater Sydney	4 July to 10 July 2021	4 July 2021	31 July 2021
Greater Sydney	11 July to 17 July 2021	11 July 2021	7 August 2021
Greater Sydney	18 July to 24 July 2021	18 July 2021	14 August 2021
Greater Sydney	25 July to 30 July 2021	25 July 2021	21 August 2021

How to Claim:

If you're an Australian Resident you must claim online.

Sign-in - myGov

You must have a myGov account linked to a Centrelink online account. If you don't have a myGov account, you can create one.



Sign in to myGov

Choose how to sign in from these 2 options

Using your myGov sign in details

Username or email

[Forgot username](#)

Password

Do not show others your password

 [Show](#)

[Forgot password](#)

Sign in



Use this option if you have never signed into or registered for myGov before.

COVID-19 updates

Go to australia.gov.au for the latest:

- COVID-19 news
- vaccine information
- advice from Australian Government agencies.

How to Claim:

If you are an eligible working visa holder:

Eligible working visa holders need to call the Emergency Information Line where your claim can be taken.

COVID-19 Disaster Payment.

Read more about support for people directly affected by [natural disasters](#) and [COVID-19 restrictions](#).

 **180 22 66**

Call this number within the times listed below to make a claim.

Monday to Friday 8 am to 5 pm

We're available this weekend if you're an eligible working visa holder and claiming COVID-19 Disaster Payment for NSW.

Saturday 9 am to 4 pm

Sunday 9 am to 4 pm

If you need the assistance of an interpreter, you can contact the multilanguage assistance line first on 131 202 Monday to Friday, 8am to 5pm.

Payments to Support Individuals Quarantining

Pandemic Leave Disaster Payment - NSW

Support for those living in NSW who can't earn an income because they must self-isolate or quarantine, or are caring for someone with COVID-19. This is a lump sum payment to help you during the 14 days you need to self isolate, quarantine, or care for someone. If you need longer term help, think about applying for other subsidies. You must be directed to self-isolate or quarantine by NSW Health for this payment.

Who is it for?

To be eligible for this payment, you must have been told by NSW Health to self isolate or quarantine. They need to give you these directions because of the following reasons:

- You have COVID-19
- You've been in close contact with a person who has COVID-19
- You care for a child, 16 years or under who has COVID-19 or been in close contact with a person who has COVID-19

You must also meet all the following:

- You must be over 17 years old
- You must be an Australian Resident or a Visa Holder that gives you the right to work in Australia
- You're unable to go to work and earn an income
- You have no appropriate leave entitlements, including pandemic sick leave, personal leave or leave to care for another person

If you are a member of a couple, you can both claim this payment. You and your partner will need to complete separate claims.

How much is this economic support payment?

If you're eligible, you will receive \$1,500.00 for each 14 day period you've been told to self-isolate or quarantine.

How to claim:

The easiest way to make a claim is over the phone – call 180 22 66

SUPPORT IF YOU ARE EXPERIENCING FINANCIAL HARDSHIP

There are many avenues you can pursue for assistance if you come into serious financial hardship.

Financial hardship is when you may have difficulty making loan repayments, struggle to pay your tax, cannot pay credit card bills or have a large amount of debt to pay but insufficient funds to do so.

Financial hardship is nothing to be embarrassed about. Start conversations with professionals who can assist you in understanding your rights and responsibilities early. Financial hardship is often due to being able to afford a loan when obtained, but due to unforeseen circumstances, you are no longer able to service that loan. COVID-19 is one of those unforeseen circumstances – and it will place stress upon many households in Australia.

Where you can go for assistance

1. National Debt Helpline

The National Debt Hotline is a free service to help you get back on track with your finances. Full of helpful insights in how to manage debt, you can utilize the service to assist you in locating a Financial Counsellor in your area.

Note: The National Debt Helpline advises that you should never have to pay for a true Financial Counsellor – these are free services subsidized by the government or run by voluntary organizations. If you find an independent organization that you believe is a financial counselling service, but they want you to pay for that service, they are more than likely a debt consolidator or refinancing company which is not the same.

2. Financial Counsellors

Financial Counsellors can walk you through the steps to get back on track with your finances and enable you to make good decisions about how to effectively deal with debt.

Financial Counselling is a free service who can:

- Suggest ways to improve your financial situation
- Talk to and negotiate with your creditors
- Help you apply for hardship variations
- Explain the risks involved with certain decisions
- Refer you to other services you may need ie legal services, crisis food and accommodation and health services

3. MoneySmart (ASIC)

MoneySmart is a key initiative under the National Financial Capability Strategy, that the Australian Securities and Investments Commission runs for Australians. It's purpose is to assist Australians make informed decisions about money, that leads to greater financial wellbeing.

They have a range of tools, tips and calculators to assist you to:

- Manage your money
- Reduce your debt
- Plan for your future
- Grow your wealth

MoneySmart also have a search tool to assist you in locating a Financial Counsellor or put you in touch with other financial services.

Where you can go for assistance for residential tenants

An eviction moratorium (temporary stop or postponement) is in place until 11 September 2021.

If you are a tenant impacted by COVID-19, and you are unable to pay some of your rent or other charges during the moratorium period, you should contact your landlord to agree on a plan to repay the money.

You're eligible for the restrictions on evictions if your household income has been reduced by 25% or more because you or a member of your household has either had a loss or reduction in income or employment due to COVID-19, or you had to stop working or reduce hours because of you are infected with COVID-19 or have carer responsibilities for someone who is infected.

During this time, landlords must attempt a negotiation on rent reduction in good faith, be fair and responsible and apply through the rent negotiation process with NSW Fair Trading. Restrictions do not apply to landlords however, if the landlord is experiencing financial hardship, if you're behind on rent and not affected by COVID-19, if you have caused serious damage or injury or if you've threatened/abused the landlord or the landlord is selling the property.

If you cannot come to an agreement with your landlord, you can take part in the NSW Fair Trading rent negotiation process. For more information, visit www.nsw.gov.au/covid-19/financial-support/renters

For more information

For More Information on the National Debt Helpline, visit

<https://ndh.org.au/>

Call: 1800 007 007

For More information on Financial Counsellors, visit

<https://ndh.org.au/talk-to-a-financial-counsellor/what-is-financial-counselling/>

Call: 1800 007 007

For more information on Moneysmart, visit

<https://moneysmart.gov.au/about-us>

<https://moneysmart.gov.au/managing-debt/financial-counselling>

For more information on the Rental Agreement Moratorium, visit

[Financial support for individuals and households | NSW Government](#)

ASSISTANCE FROM YOUR FINANCIAL INSTITUTION

The Australian Banking Association is a good resource to help you get started in dealing with your financial institution.

If your financial circumstances have changed with the impact of COVID-19, there are practical ways your banking institution can assist. Australian banks have hardship teams that can provide you information and practical steps to enabling you to continue living through financial difficulties (depending on your financial institution and personal circumstances):

- Deferring home loan payments
- Waiving fees and charges
- Help with debt consolidation
- Waiving penalties for early withdrawal of a term deposit
- Deferring upcoming credit card payments and increasing emergency limits

It is important to let your bank know if you are experiencing financial hardship – the sooner they know, more options may be available to you.

Important steps:

1. Assess your personal circumstances
2. Contact your bank
3. Provide information to your bank so they can make an assessment
4. Keep in communication with your bank and update them of any changes immediately

What are your rights?

There are three key frameworks that govern how banks can provide hardship assistance to customers.

1. The National Credit Code (Schedule to the National Consumer Credit Protection Act 2009)
2. The Code of Banking Practice
3. The Australian Government's Hardship Principles

For more information, visit

The Australian Banking Association

<https://www.ausbanking.org.au/campaigns/financial-hardship/>

Popular Bank Information

For all information pertaining to specific loan and hardship criteria, please contact the financial institution directly. This information is only a general guide as to what they currently claim to offer for their existing customers and does not constitute as financial advice.

ANZ

<https://www.anz.com.au/promo/covid-19/>

- Existing standard variable home loan customers will have their home loan rate decreased by 0.15% 27 March 2020
- If you're paying more than the minimum, you can reduce it
- Pause your repayments for 6 months, with interest capitalised

Bank of Melbourne

<https://www.bankofmelbourne.com.au/>

- Reduced fixed home loan rates available 27 March onwards (2.29%pa)
- Repayment relief for home loan customers – anyone who has lost their job or suffered a loss of income as a result of COVID-19 can contact BoM for a 3-month deferral on their home loan mortgage repayments with a further extension upon review
- Term deposit special offer for all Victorians with interest paid monthly
- Fill out the financial hardship application form
- <https://eforms.bankofmelbourne.com.au/olfmu/eforms/assist/#/welcome/applyNow>

Bank of Queensland

<https://www.boq.com.au/>

- Defer mortgage and/or loan repayments
- Option to make interest only repayments
- Special arrangements in relation to arrears
- Early access to term deposit funds with waiver of redemption fees
- Waiver of other fees related to non-payment
- Fill out the financial hardship application form
- <https://www.boq.com.au/help-and-support/assistance>

Bendigo Bank

<https://www.bendigobank.com.au/help/coronavirus-assistance-package/>

- Home loan customers can apply for relief on loans for up to six months
- Waiver of fees for the restructuring or consolidation of loans
- Discounted interest rates on new personal loans taken out by existing Bendigo bank customers
- Waiver of interest rate reduction for early withdrawals on term deposits prior to maturity
- Extend loan terms, reduce payments, tailor a payment arrangement for individuals
- Fill out the financial hardship application form
- <https://www.bendigobank.com.au/help/financial-difficulty-assistance/>

Commonwealth Bank

<https://www.commbank.com.au/latest/coronavirus.html>

- Defer your home loan repayments for up to 6 months (interest capitalised)
- Accessing any additional money in redraw
- Consider interest only payments
- Reduce payments to the minimum monthly repayment amount

NAB

<https://www.nab.com.au/personal/customer-support/covid19-help>

- Home loan payment pause for up to 6 months (including a 3-month checkpoint, interest capitalised)
- Change your repayments
- Access redraw or your offset account if available

Newcastle Permanent

<https://www.newcastlepermanent.com.au/supporting-you>

- Request a pause in repayments for up to 6 months, with interest capitalised, through the MemberAssist Program
- Apply for financial hardship through MemberAssist
- <https://www.newcastlepermanent.com.au/tools-and-services/help-and-support/member-assist>

Suncorp

<https://www.suncorp.com.au/>

- Temporarily postpone loan repayments (interest capitalised)
- Extend period of loan contract and postpone or reduce the amount of repayments
- Offer short term solutions including waiving early withdrawal fees if you wish to withdraw from a term deposit
- Apply for financial hardship
- <https://www.suncorp.com.au/banking/covid19-information.html>

Westpac

https://www.westpac.com.au/help/disaster-relief/coronavirus/?pid=iwg:sc:COVID-&tid=DCV_1947-TG-WBC-C-NA-CM-P:

- Repayment relief for home loan customers, anyone who has lost their job or suffered a loss of income as a result of COVID-19 can contact them for a 3-month deferral on home loan, with an extension of a further 3 months after review (interest capitalised)
- Fill out the financial hardship application form
<https://banking.westpac.com.au/olfmu/eforms/assist/#/welcome/applyNow>

Contacts

The Australian Banking Association has also put together a list of contact details for Financial Hardship Teams at major Australian Banks.

For more information, visit:

The Australian Banking Association

<https://www.ausbanking.org.au/campaigns/financial-hardship/>

Attachments

Financial Hardship Team Contact List

KEEPING YOUR MENTAL HEALTH IN BALANCE

The COVID-19 pandemic is a unique situation that marks long months of vast uncertainty for many people. It is normal in uncertain times such as this, that you may be feeling some level of anxiety or stressed by the rapidly changing information.

It is important to stay informed, but it is also just as important to protect your mental wellbeing by ensuring the information doesn't overwhelm you or your loved ones.

Here are a few tips from Lifeline to assist you in minimizing the impact these feelings on your mental health:

- Minimize your exposure to media coverage
- Ensure you consult trusted sources of information
- Follow a 'calm yet cautious' approach
- Remain calm and be mindful not to contribute to widespread panic
- Show compassion and kindness to each other – isolation is difficult, but we can strengthen our communities by supporting each other
- Actively manage your wellbeing – get fresh air, eat nutritious foods, connect with friends and family via technology

Strategies to cope with social distancing, self-isolation or quarantine:

- Try to see this time as unique, not necessarily bad
- Get creative with the ways you connect with others
- Stay connected with your values
- Don't let fear and anxiety drive your interactions with other people
- Create or keep your daily routine with modifications
- Let your children know it's okay to share your emotions
- Include your children in your plans and acknowledge your own feelings

For more information, visit:

<https://www.lifeline.org.au/>

<https://www.lifeline.org.au/get-help/topics/mental-health-and-wellbeing-during-the-coronavirus-covid-19-outbreak>

Call: 13 11 14

MISCELLANEOUS

From Moneysmart (<https://moneysmart.gov.au/covid-19-be-moneysmart>)

- Protect yourself from scams
 - o Be wise with links you click into
 - o Be wary of opportunities that seem too good to be true
 - o Never give anyone your bank account details, tax file number or superannuation details
- Dealing with cancellations and refunds
 - o the Australian Competition and Consumer Commission (ACCC) provides up to date information on consumer rights
 - o if an event or travel plans are cancelled, you can check your rights in relation to COVID-19

From the ATO (<https://www.ato.gov.au/General/Financial-difficulties-and-serious-hardship/Individuals-with-financial-difficulties/>)

If you are experiencing financial difficulties, you may be eligible for:

- Priority processing of your tax return
- Release from payment of certain taxes/penalties
- More time to pay tax debt
- Tailored payment plans
- To have the tax withheld from your pay reduced for the rest of the financial year so you don't have to wait to get a refund when you lodge your tax return

HEALTH REMINDERS

Background

Of those who become infected with COVID-19, around 80% will experience only mild symptoms and fully recover without special treatment. Around 15% will experience moderate symptoms, and only a small number, approximately 5% may experience severe symptoms.

Signs and Symptoms of COVID-19

- Fever
- Flu like symptoms like coughing, sore throat and fatigue
- Shortness of breath
- Remember: not everyone who has symptoms like these has COVID-19, there are several other illnesses that can cause these symptoms

High Risk Population Groups

- Older people
- Those with underlying medical conditions ie high blood pressure, diabetes, heart problems or respiratory diseases
- Aboriginal and Torres Strait Islander People

How does COVID-19 spread?

- Person to person through droplet transmission – ie when someone coughs or sneezes
- Droplets usually travel no further than 1 metre through the air
- You can become infected if an infected person coughs or sneezes and you are in close contact, if you touch an object that has been contaminated and you then touch your nose/mouth

Stop the spread

- Wash your hands regularly
- Alternatively rub an alcohol based sanitizer on your hands
- Avoid touching your face
- Maintain adequate social distancing (1.5m) away from other people)
- Avoid gatherings
- Use good respiratory hygiene
- Wear a mask at all times in places outside your home, and if you cannot maintain social distance
- Regularly clean and disinfect surfaces at work, home and in the car

What if I develop symptoms of COVID-19?

- Stay at home, isolate from other household members and practice standard infection control precautions
- Seek medical advice, but call ahead first
- Go to www.healthdirect.gov.au
- Get a COVID-19 test
- Call the National Coronavirus Information and Triage Line 1800 020 080
- Call your usual care provider
- Inform your workplace
- Stay informed via www.health.gov.au

Resources:

The Australian Government Department of Health –

Coronavirus (COVID19) Current Situation and Case Numbers

<https://www.health.gov.au/news/health-alerts/novel-coronavirus-2019-ncov-health-alert/coronavirus-covid-19-current-situation-and-case-numbers>