

# Need legal help with your money and debt problems?

*Talk to our consumer protection lawyers*

If you're worried about a money or debt issue, getting legal advice as early as possible can help you get the best outcome for your situation.

## How can you help me?

Sometimes money and debt problems can develop into legal problems too. When this happens, we can help you understand your legal rights and what you should do next.

We provide free legal information and advice to financially disadvantaged people — these services are not means or merit tested.

We try to help people resolve their legal problems without having to go to court.

## What problems can you help me with?

### 1. Problems with a lender or your mortgage

We can help if you owe money and you're in dispute with the lender (eg your bank, building society or other credit provider). Lenders belong to an independent dispute resolution scheme, which means you have an organisation to contact to make a complaint and to help resolve the dispute with the lender. These schemes are free and act independently of you and the lender. To make a complaint contact the Australian Financial Complaints Authority on 1800 931 678 or [www.afca.org.au](http://www.afca.org.au)

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*“Legal Aid helped me understand my rights when I got caught up in a dispute over a pay day loan. They explained my rights and what I should do next to get back on track.”*

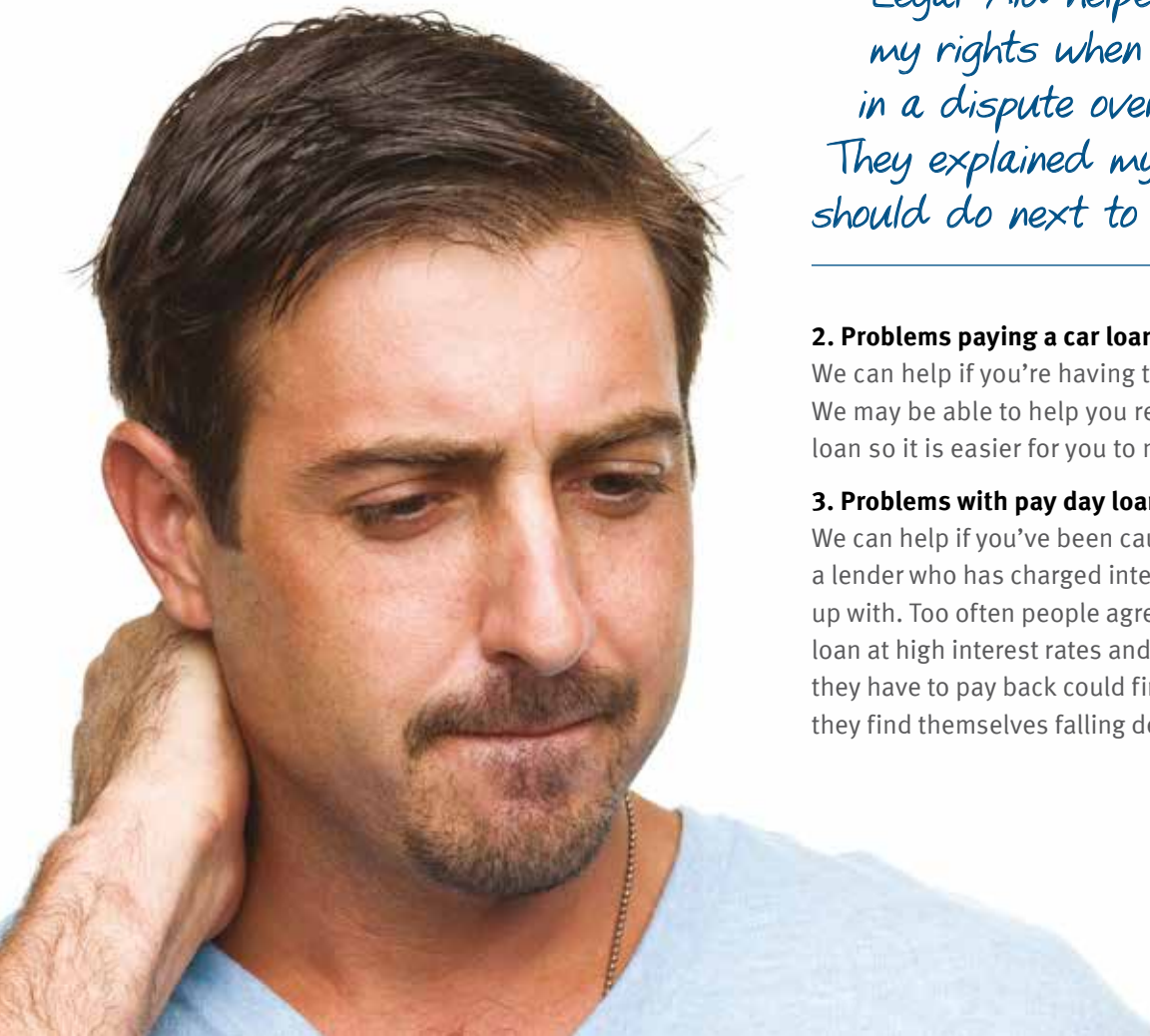
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### 2. Problems paying a car loan

We can help if you're having trouble paying your car loan. We may be able to help you renegotiate the terms of your loan so it is easier for you to meet the payments.

### 3. Problems with pay day loans or high interest rates

We can help if you've been caught out by a pay day loan or by a lender who has charged interest rates you just can't keep up with. Too often people agree to a pay day loan or accept a loan at high interest rates and don't realise the total amount they have to pay back could financially ruin them. Pretty soon they find themselves falling deeper and deeper into debt.



#### 4. Problems with direct debits

Too many direct debits from your bank accounts or credit cards can quickly lead to over-commitment. If you do not have enough money to pay when the direct debit is due, you will be charged a dishonour fee by your bank and often the lender. Resolving disputes about direct debit payments is difficult and often people don't know how to cancel a direct debit. We can help you sort out problems with direct debits.

#### 5. Problems with the phone, gas or electricity company

We can help if you feel you've been unfairly treated either by a phone, gas or electricity company you owe money to, or by the way the service was sold to you. If your phone, gas or electricity company refuses to be flexible about payments or doesn't resolve your complaint, there are organisations where you can make an official complaint and help you negotiate flexible arrangements.

#### 6. Problems with a contract or plan

We can help if you've bought something and signed up to a plan or contract, and didn't read or understand all the paperwork. You need to understand exactly what you're getting into when you buy something like a mobile phone on a plan, or when you sign a contract.

### What action can a lender take if I owe them money and don't pay it back?

Money and debt problems can be confusing and frightening if you don't know your rights.

#### If you owe someone money the law says they can't:

- send you to jail
- take and sell any property unless they have a mortgage, or other form of security, or an order from the court
- threaten, intimidate or harass you or your family and friends
- have your children taken from you
- turn up at your home unless it is at a reasonable time (usually between 7.30am and 9pm)
- chase you for money after a certain amount of time has passed. There are time limits for debt recovery.

#### They can:

- write to you or call you to demand payment
- take you to court to recover their money
- take and sell any property they have a mortgage or other form of security over.

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*“You should get legal advice immediately if you are having problems with debt – strict time limits apply for some matters.”*

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### How do I get help from you?

You can access our services by calling 1300 65 11 88 (local call cost from anywhere in Queensland).

The first person you talk to will be one of our customer service officers. They can provide you with free legal information and, if necessary, arrange for you to make an appointment to get free legal advice from one of our lawyers.

### Is your help confidential?

Yes. Our services are confidential and we are committed to protecting your privacy. We will not provide your personal information or details about your legal problem to anyone, unless we are legally required to.

### What if English is my second language?

If you would like this factsheet explained in your language, you can contact us through the Translating and Interpreting Service (TIS) on 13 14 50. TIS will organise an interpreter in your language and will connect you to Legal Aid Queensland. This is a confidential and free service.



### Your Local Legal Aid Queensland office:

#### BRISBANE

44 Herschel St, 4000

#### BUNDABERG

3rd Floor, WIN Tower,  
Cnr Quay & Barolin Sts, 4670

#### CABOOLTURE

Ground Floor, Kingsgate  
42 King St, 4510

#### CAIRNS

Level 2, Cairns Square Complex,  
42-52 Abbott St, 4870

#### INALA

Level 1, Inala Commonwealth  
Offices, 20 Wirraway Pde, 4077

#### IPSWICH

Level 7, 117 Brisbane St, 4305

#### MACKAY

Ground Floor,  
17 Brisbane St, 4740

#### MAROOCHYDORE

Ground Floor, M1 Building  
1 Duporth Ave, 4558

#### MOUNT ISA

6 Miles St, 4825

#### ROCKHAMPTON

Ground Floor, 35 Fitzroy St, 4700

#### SOUTHPORT

Level 2, 7 Bay St, 4215

#### TOOWOOMBA

1st Floor, 154 Hume St, 4350

#### TOWNSVILLE

3rd Floor, Northtown  
280 Flinders St, 4810

#### WOODRIDGE

1st Floor, Woodridge Place,  
Cnr Ewing Rd & Carmody St, 4114

**For more information  
about our services visit  
[legalaid.qld.gov.au](http://legalaid.qld.gov.au)**

or phone 1300 65 11 88  
or 1800 650 143 (Indigenous Hotline)

