



Where to get help

Financial and Consumer Rights Council

For your nearest financial counsellor who can help you, free of charge.

Tel: 9663 2000 or 1800 134 139 (country callers).

Victoria Legal Aid

For more information or to make an appointment call a VLA office near you, from Monday to Friday between 8.45am and 5.15pm. See back cover for details. Interpreters can be arranged. Also visit www.legalaid.vic.gov.au for more information.

Legal Information Service

This VLA service gives free legal information about legal problems in English and 14 other languages. For languages not listed, call the English line and they will get a telephone interpreter.

Phone Monday to Friday between 8.45am and 5.15pm.

To order VLA publications telephone 9269 0223 or e-mail publications@vla.vic.gov.au or visit www.legalaid.vic.gov.au or any VLA office.

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| English | 9269 0120 | Mandarin | 9269 0212 |
| | 1800 677 402 Country callers | Polish | 9269 0228 |
| Arabic | 9269 0127 | Russian | 9269 0315 |
| Cantonese | 9269 0161 | Serbian | 9269 0332 |
| Croatian | 9269 0164 | Spanish | 9269 0384 |
| Greek | 9269 0167 | Turkish | 9269 0386 |
| Italian | 9269 0202 | Ukrainian | 9269 0390 |
| Macedonian | 9269 0477 | Vietnamese | 9269 0391 |

Federation of Community Legal Centres

Tel: 9654 2204 for your nearest legal centre.

Consumer Affairs Victoria

Tel: 1300 558 181

www.consumer.vic.gov.au

Insolvency and Trustee Service Australia

Tel: 9272 4800

www.itsa.gov.au