Money



Problems	Legal help
Scams *lost money or personal information*	Act quickly by contacting your bank, **IDCARE** and **Scamwatch**. Their website has up-to-date information about scams and how to get help if you have been impacted by a scam. The **Consumer Action Law Centre** provides free legal and financial counselling support to Victorians affected by scams, including help with disputed transactions, debt and dealing with banks or businesses.
Fines *public transport, traffic, toll, court or election fines*	If you think your fine from **Fines Victoria** was issued incorrectly, you can request an internal review or lodge an objection. **FineFixer** is a great place to start and a useful tool to help manage fines and understand your options.
Bills and debt *unpaid bills, unfair treatment, disputes about money owed*	If you think your finances are getting out of control, you can seek financial counselling through **Financial Counselling Victoria**. The **National Debt Helpline** website has step-by-step guides on how to tackle common debt problems. **Moneysmart** provides information and tools for managing debt, bills and scams, and can help you find free financial counselling. For Aboriginal and Torres Strait Islander peoples, **Mob Strong** provides a free and targeted nationwide legal advice and financial counselling service.

Shopping



Problems	Legal help
Consumer disputes *faulty products, refunds, poor service, misleading sales, or disputes with a business*	**Consumer Action Law Centre** gives free legal advice and representation to vulnerable and disadvantaged consumers, including people struggling with debt. **Consumer Affairs Victoria** receives reports about unfair business practices, and may help resolve eligible disputes with businesses, rental providers or property managers. **Australian Financial Complaints Authority** helps consumers and small businesses resolve consumer disputes about products and services such as banking, loans, insurance, superannuation, investments and financial advice. **Australian Competition and Consumer Commission (ACCC)** and **Australian Securities and Investments Commission (ASIC)** regulate business and financial conduct, allows people to check businesses licences, and receive reports of suspected misconduct or unlawful practices. The **Public Transport Ombudsman** provides free, independent help to investigate and resolve complaints about Victorian public transport services.

Work



Problems	Legal help
Employee rights *minimum pay, employment contract, superannuation, bullying, discrimination*	The **Victorian Equal Opportunity and Human Rights Commission (VEOHRC)** provides information about equal opportunity and human rights and helps people resolve complaints involving discrimination, sexual harassment, victimisation and vilification. **JobWatch** helps workers understand their employment rights. **WorkSafe Victoria** handles workplace health and safety, injured worker support, and gives advice on bullying, discrimination and safety. **Fair Work Ombudsman** advises employers and employees on workplace issues, including underpayment. **Young Workers Centre** assists young people aged 30 and under with free advice on employment law issues. **Youthlaw** is a statewide free legal advice service for young people under the age of 25.
Small businesses *tax declarations, customers, correct licences, your intellectual property*	The Australian Government **business.gov.au** website has information, grants, services and support for Australian businesses. The **Australian Small Business and Family Enterprise Ombudsman** offers legal information, dispute resolution services and mental-health support for small businesses. **Australian Financial Complaints Authority** assists consumers and small businesses through its fair, free and independent dispute resolution scheme.

You can find legal information and may be eligible for free legal advice from **Victoria Legal Aid** or your local Community Legal Centre (CLC).

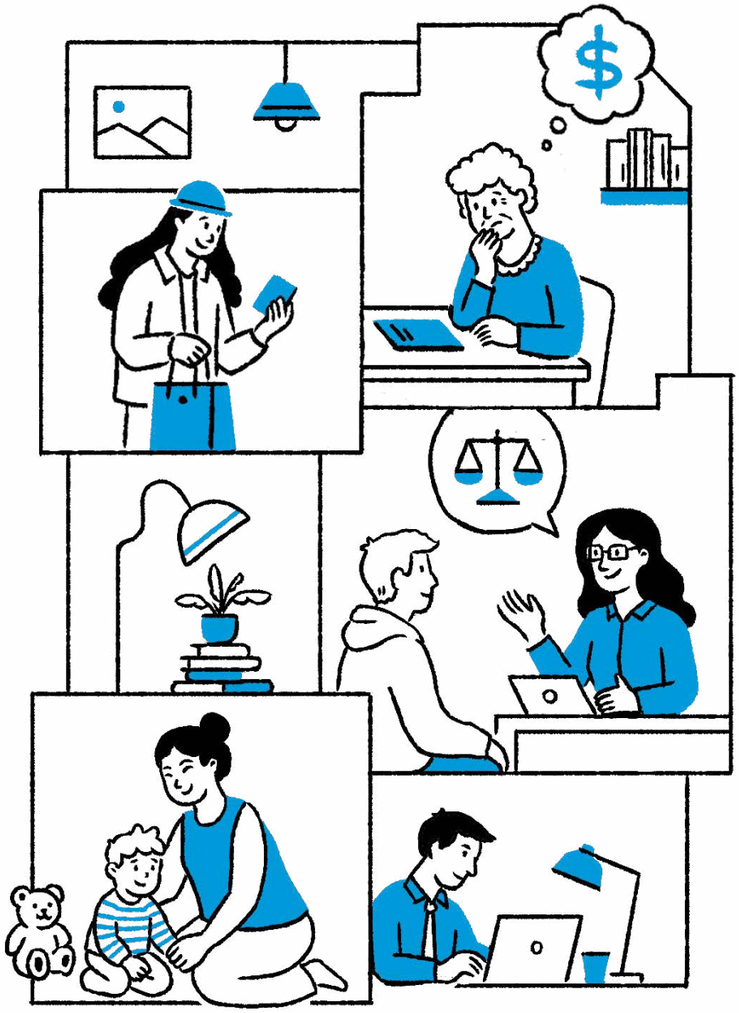
To find the most appropriate CLC to help with your legal issue, visit the website of the **Federation of Community Legal Centres** and search CLCs by legal issue or by location.

Otherwise, you can find a private lawyer through the Law Institute of Victoria's **Find Your Lawyer Referral Service**. Participating firms provide a free 30-minute initial consultation.

Help us improve our community resources by sharing your feedback. Your input helps make them more useful and relevant.

http://forms.cloud.microsoft/r/T96aWFubV6

Victoria Law Foundation



Getting legal support

The law affects more areas of everyday life than many people realise. Contacting one of the organisations in this guide is a simple first step to understand your rights, raise any concerns and find help.

While this resource provides general legal information and suggestions to help you identify where to start, it is not a substitute for legal advice. This resource may be photocopied for educational purposes.

While the law is present throughout everyday life, many people may not recognise when a problem has a legal dimension.

This resource is designed to help you understand how the law may apply to common situations and identify where you can find help.

Wherever appropriate, we recommend first attempting to **resolve the matter directly** with the person or organisation involved before pursuing formal legal action or contacting one of the organisations listed below.



Home

Problems	Legal help
Renting *repairs, notices to vacate, bonds and breaking a lease*	**Tenants Victoria** provides a range of resources and services to help renters and improve rental conditions in Victoria. **Anika Legal** has a free online service that helps residential tenants with repairs, including advice and help to prepare for courts and tribunals.
Disputes and Complaints *neighbours, fences, trees, noise, pets, and complaints about service providers*	**Local councils** can help with neighbourhood issues and enforce local laws relating to noise, pets, rubbish, parking and property safety. The **Dispute Settlement Centre of Victoria** offers a free phone service to help resolve disputes. They can discuss your issue, explain options, suggest negotiation strategies and arrange mediation if needed. **Victorian Civil and Administrative Tribunal** hears and decides a range of civil and administrative cases, including renting and other disputes. The **Energy and Water Ombudsman Victoria,** and the **Telecommunications Industry Ombudsman** provide free and independent assistance when a complaint cannot be resolved directly with an energy or water provider, or a phone or internet provider.
Crisis *natural disaster, insurance and homelessness*	**Disaster Legal Help Victoria** connects people with legal support after a disaster, drawing on local and statewide expertise from the Victorian legal sector. **Justice Connect** provides legal information, advice and representation to people experiencing, or at risk of experiencing homelessness. **Community Legal Centres** provide free legal help to people affected by disasters, including support with housing, insurance, employment, financial hardship, and access to government assistance. **Mortgage Stress Victoria** provides owner occupiers free initial advice and help regarding to their rights, and can provide ongoing assistance and support from specialist lawyers, social workers or financial counsellors.

Family and relationships



Problems	Legal help
Consent *rape, incest and sexual assault*	If you are in immediate danger or have been sexually assaulted, call **000**. If not urgent, contact your local police station and ask for the **Sexual Offences and Child Abuse Investigations Team**. If the assault happened in the last two weeks, most **Centres Against Sexual Assault** can arrange immediate support from a counsellor or advocate. The **Sexual Assault Crisis Line** provides confidential counselling, information and referrals after hours, on weekends and public holidays. **Sexual Health Victoria, YouthLaw, Victoria Legal Aid** provide information on sex, sexual health, contraception and pregnancy.
Family violence *violence, threats, controlling behaviour, safety concerns or other intervention orders*	Specialist services include: — **Djirra** for Aboriginal and Torres Strait Islander people affected by family violence — **intouch Women's Legal Centre** for migrant and refugee women — **Refugee Legal** for asylum seekers, refugees and disadvantaged migrants — **Victims Legal Service** for victims of crime seeking advice about financial assistance, compensation, privacy and reporting options — **Q+Law** for LGBTQIA+SB Victorians — **Women's Legal Service Victoria** for women and non-binary people experiencing family violence, sexual violence or relationship breakdown — **Seniors Rights Victoria** for older people experiencing elder abuse — **Youthlaw** for young people under 25. The **Magistrates' Court** can make Family Violence Intervention Orders. **Better Place Australia** provides family support, counselling, mediation and related services.
Separation *legal issue when children, property (or other shared belongings) are involved*	**Victoria Legal Aid** and **Family Relationships Online** can help separating families find dispute resolution services and reach parenting arrangements without going to court. **Amica** helps separating couples make parenting, money and property arrangements online, and create written agreements. **Services Australia** provides information on payments and services for families, single parents and carers. **WIRE**'s *Leaving A Relationship* booklet explains legal rights and options, including parenting, finances, housing, court orders and where to get help

Power of Attorney: A legal document that lets someone you trust make decisions or manage matters on your behalf when you lose your legal capacity to make decisions or travelling overseas.

Executing a will: carry out the wishes of the Will-maker after their death.

Problems	Legal help
Estate planning *making, changing, executing or challenging a will, selecting a power of attorney*	**Office of the Public Advocate's Advice Service** helps with powers of attorney, including urgent enquiries. **Seniors Rights Victoria** supports older people with advice and education to prevent elder abuse and protect their rights. Find a private wills lawyer using the **Law Institute of Victoria**'s online referral service.

Human rights



Problems	Legal help
Privacy *Personal information includes your name, contact details, address, fingerprints, financial details*	If you are concerned about how your personal information was collected or used, you can make a complaint to the **Office of the Victorian Information Commissioner**.
Government accountability *complaints about government bodies, public administration, corruption and police misconduct*	The **Victorian Ombudsman** provides free and independent assistance with complaints about the actions or decisions of Victorian government departments, local councils and other public organisations. The **Independent Broad-based Anti-corruption Commission** receives and assesses reports of public-sector corruption and police misconduct, and may investigate the most serious or systemic matters.
Protest *rights to peaceful protest, rights when dealing with police*	The **Victorian Aboriginal Legal Service** provides a guide to protest rights when interacting with police. **Melbourne Activist Legal Support** and **Fitzroy Legal Service** offer more information on protest rights and where to get help after police interactions.
Discrimination *unfair treatment because of protected characteristics (age, gender, race, disability or relationship status)*	The **Victorian Equal Opportunity and Human Rights Commission (VEOHRC)** provides information about equal opportunity and human rights and helps people resolve complaints involving discrimination, sexual harassment, victimisation and vilification. **Victoria Legal Aid** explains how to make a discrimination complaint, including where to go, and what the process involves. **Disability Discrimination Legal Service** provides free legal advice and help with disability discrimination complaints. The **Disability Services Commissioner,** as an independent body, can assist in resolving complaints and upholding the rights of people with a disability.