

Monday 12 October 2026

Settlement Grants Consultation Team
Department of Home Affairs
via email: settlementgrantsconsultation@homeaffairs.gov.au

RE: Reforming Australia's Settlement Grants Programs Discussion Paper

Financial Counselling Victoria (FCVic) welcomes the opportunity to provide feedback on the Department of Home Affairs' proposed reforms to Australia's settlement grants programs. FCVic is the peak body and professional association for Victoria's 300 practising financial counsellors who regularly assist people from migrant and humanitarian backgrounds who are navigating Australia's financial, legal and government systems while experiencing financial hardship, debt and other complex challenges.

We support the Government's proposed focus in the discussion paper on strengthening economic participation, economic security and access to services. We agree that successful settlement requires support that is coordinated, easy to access, focused on capability-building and responsive to individual needs. We also support the Government's recognition that financial stability contributes to improved economic security, increased self-reliance and stronger long-term settlement outcomes. We encourage the Government to consider the following issues in the design of future settlement services.

Financial Capability and Access to Financial Counselling

Financial wellbeing and financial stability should be recognised as foundational elements of successful settlement and economic participation.

For many new arrivals, navigating Australia's financial systems is complex. In addition to adjusting to a new country, people are required to understand and engage with banking systems, insurance products, telecommunications services, consumer credit, utility providers, taxation arrangements and government systems. These systems can be difficult to navigate even for long-term residents. For new arrivals who may also be overcoming language barriers, trauma, disrupted education, distrust of government establishments, or unfamiliarity with Australian institutions, the challenge is significantly greater.

We support the inclusion of financial capability and financial literacy education as an important component of settlement services. We believe that consistent with current Department of Social Services Financial Wellbeing and Capability grant requirements, any government-funded financial capability support should be delivered by appropriately qualified workers who have specified qualifications including the following financial literacy units:

- CHCEDU005 - Work with clients to identify financial literacy education needs
- CHCEDU006 - Improve clients' fundamental financial literacy skills, and
- CHCEDU007 - Provide group education on consumer credit and debt.

Ensuring workers possess appropriate qualifications will help guarantee that information provided is accurate, consistent and focused on building long-term capability rather than simply facilitating access to products or services.

Settlement services should also establish clear referral pathways to registered and qualified financial counsellors. Financial counsellors provide independent, free and confidential assistance to people experiencing financial hardship and can assist with complex debt issues, disputes, hardship arrangements, enforcement action and other financial difficulties that may arise during the settlement journey.

Supporting Informed Financial Choices

Financial capability support should go beyond helping people open a bank account, access a service or complete an administrative process. New arrivals should be supported to understand how Australian financial systems operate, their rights and responsibilities within those systems, and how to compare available options before making their own informed decisions.

We have heard examples of settlement workers assisting groups of new arrivals to establish accounts with a single banking provider because of existing local relationships. While such approaches may be well-intentioned, they risk limiting informed choice and understanding of available options. Settlement services should provide neutral and independent information that empowers people to compare different banking products and services and make decisions that best suit their own circumstances.

Building genuine knowledge of Australian financial systems is particularly important because many new arrivals may have had limited exposure to comparable systems prior to arrival. Through multicultural financial capability workshops delivered in regional communities, we have observed that many participants were still developing a basic understanding of Australian banking, insurance and consumer systems. Many reported difficulties understanding insurance products, contractual obligations and consumer protections, let alone navigating more complex financial decisions.

Fair and Accessible Government Systems

We encourage the Government to consider the role that government systems themselves play in shaping settlement outcomes.

Successful settlement cannot be viewed separately from the systems that migrants and humanitarian entrants are required to interact with. In particular, smooth settlement into Australia requires government processes, including debt administration systems, to operate in a trauma-informed and culturally responsive manner, to be accessible, fair and responsive to people's circumstances.

We have previously raised concerns regarding the administration of certain debts by the Department of Home Affairs and the barriers these can create for people experiencing family violence, financial hardship and vulnerability. Experiences of debt collection, review processes and limited access to appropriate resolution pathways can undermine settlement outcomes and create additional barriers to safety, economic participation and long-term stability, especially for those experiencing significant vulnerability including family violence.

We have **attached** our briefing paper, *Home Affairs Debts, Family Violence and Migration Outcomes: The Need for Accessible Debt Resolution Pathways*, which outlines these concerns in greater detail and proposes reforms to improve accessibility, procedural fairness and support for vulnerable people.

In summary

FCVic supports the Department's objective of creating a more integrated settlement support system that promotes economic participation, economic security, social connection and self-reliance. As part of the future design of settlement services, we encourage the Department to:

- Recognise financial wellbeing and financial stability as important foundations for successful settlement and economic participation.
- Ensure financial capability and systems literacy education is delivered by appropriate qualified financial capability workers
- Establish clear referral pathways to qualified financial counsellors for people experiencing financial hardship or complex financial issues.
- Ensure financial capability programs provide independent information that supports informed consumer choice rather than directing people towards particular financial products or providers.
- Promote a stronger understanding of Australian financial systems, consumer rights and responsibilities as part of settlement support.
- Ensure government systems, including debt administration systems, are accessible, trauma-informed and responsive to vulnerability and family violence.

FCVic would welcome the opportunity to contribute further to the Department's consultation on the future design of settlement support services. Please reach out to FCVic's Advocacy Manager Amanda Chan on achan@fcvic.org.au to arrange a conversation.

Yours sincerely,

A handwritten signature in dark ink, appearing to read 'Zyl', with a stylized flourish underneath.

Zyl Hovenga-Wauchope
Chief Executive Officer
Financial Counselling Victoria

Home Affairs Debts, Family Violence and Migration Outcomes: The Need for Accessible Debt Resolution Pathways

Purpose of This Paper

This briefing paper is intended to support discussion about practical reforms to the Department of Home Affairs debt resolution pathways for people experiencing family violence and financial hardship. It does not provide migration law advice. It identifies issues observed by financial counsellors and proposes improvements that would make payment plans and waiver processes more accessible, trauma-informed, and workable in practice.

To discuss this paper and issue further, contact: Bronwyn Davis, Family Violence Lead, Financial Counselling Victoria bdavis@fcvic.org.au

About Financial Counselling Victoria

Financial Counselling Victoria (FCVic) is the peak body for over 300 financial counsellors in Victoria. Financial counselling is a regulated profession providing free, confidential and independent advice and advocacy for people in or at risk of financial hardship, including many victim-survivors of family violence.

Financial counsellors support people to navigate complex financial, legal, and government systems, often in the context of ongoing risk, safety planning, and recovery from violence. This includes both specialist family violence financial counsellors and generalist financial counsellors, reflecting the prevalence of family violence across financial counselling casework.

Financial counsellors regularly negotiate hardship arrangements with banks, utilities, local government, debt collectors, and Commonwealth agencies. This places the profession in a unique position to identify how debt recovery processes operate in practice, where systemic barriers emerge, and how policies and administrative processes can either support recovery or be misused to perpetrate harm.

About this briefing: This briefing was prepared by Bronwyn Davis, Family Violence Lead at Financial Counselling Victoria, drawing on the expertise and practice experience of financial counsellors supporting migrant victim-survivors of family violence with debts owed to the Department of Home Affairs, and informed by the expertise and perspective of community legal centre migration lawyers working with migrant victim-survivors in this area.

Executive Summary

Financial counsellors are increasingly identifying situations where migrant victim-survivors of family violence are unable to resolve Commonwealth debts administered or recovered through the Department of Home Affairs that have arisen or been exacerbated because of family violence and financial abuse.¹ The current pathways to resolve debt can create additional

¹ In this briefing paper, references to the Department of Home Affairs in relation to debt recovery and repayment arrangements refer specifically to the Department's *Debtors Team*, unless otherwise stated.

barriers for migrant victim-survivors seeking financial recovery and progressing migration matters.

While the Department of Home Affairs and the Department of Finance each provide pathways intended to assist people who cannot repay debts in full, those pathways do not always provide a practical or timely means of resolving the debt. This can leave migrant victim-survivors unable to address outstanding Commonwealth debts despite actively engaging with the available processes.²

These issues also have broader implications for the efficiency of Commonwealth debt recovery. Where people experiencing financial hardship have no realistic capacity to meet repayment expectations, repeated hardship assessments, payment plan requests and debt waiver applications may increase administrative costs without improving debt recovery outcomes.

FCVic recommends a more accessible, trauma-informed and coordinated approach to Home Affairs debt resolution, including repayment arrangements based on capacity to pay, reduced evidentiary burden, accessible and language-appropriate information about migration consequences, and timely consideration of waiver where recovery may be inequitable.

Key Recommendations

The Australian Government should ensure that people experiencing family violence who owe debts to the Department of Home Affairs have access to timely, trauma-informed and affordable repayment arrangements and debt resolution processes, consistent with hardship practices across other Commonwealth agencies. This would provide a genuine pathway for people who cannot repay their debts in full to resolve Commonwealth debts without compromising their safety, stability or migration outcomes.

Recommendation 1: Affordable and accessible repayment arrangements

- Providing affordable repayment options based on a person's capacity to pay, consistent with hardship practices used by other Commonwealth agencies and other sectors. For example, Services Australia may accept repayments as low as \$15 per fortnight based on a person's circumstances.
- Aligning Department of Home Affairs Debtors Team hardship processes with contemporary hardship best practice across government and other sectors such as banking and finance.
- Ensuring people have a genuine pathway to establish an approved repayment arrangement, including where they cannot meet standard repayment thresholds or upfront payment requirements.
- Ensuring hardship decisions consider the person's overall circumstances, including their wellbeing, emotional and financial safety, and the impacts of family violence rather than being solely based on the financial value of the proposed payment plan.

² While this paper focuses on the experiences of migrant victim-survivors experiencing family violence, the lack of accessible, timely and trauma-informed pathways to resolve Department of Home Affairs debts affects a broader range of migrant people experiencing hardship, including those facing financial hardship and vulnerability, insecure migration status, disability, ill health or other complex circumstances.

Recommendation 2: Trauma-informed and accessible hardship assessment

- Introducing a more accessible and trauma-informed hardship assessment process, including flexible assessment options and reduced administrative burden.
- Reducing the evidentiary burden on people experiencing hardship, including recognising information and assessments provided by financial counsellors, community lawyers and other specialist support services and avoiding repeated requests for information already provided.
- Reviewing debt recovery and hardship assessment processes to ensure explicit consideration is given to family violence, financial abuse, coercive control and identity misuse and the long-term impacts of family violence.

Recommendation 3: Clear and coordinated information and processes

- Ensuring people receive clear, accurate and individualised information about the impact of Commonwealth debts on their migration matters, rather than generic information that may not reflect their circumstances.
- Improving coordination between the Department of Home Affairs and the Department of Finance, so people are not left without a practical pathway while debt issues are being resolved.
- Improving the timeliness and accessibility of Department of Finance debt waiver decisions, particularly where recovery may be inequitable because of family violence, financial abuse, coercive control or other compelling circumstances.
- Ensuring debt correspondence, hardship information and repayment arrangement processes are accessible to people from culturally and linguistically diverse backgrounds, including the provision of information in a person's preferred language and proactive access to interpreter services.
- Ensuring that people engaging with the Department of Home Affairs Domestic and Family Violence Support Team who disclose family violence and financial and economic abuse are provided with information and referrals to free services including financial counselling and community legal centres that have migration lawyers.

Commonwealth Commitment to Addressing Systems Abuse

The issues outlined in this briefing should be considered in the context of the Australian Government's commitment to addressing the use of government systems to perpetrate family violence. The Commonwealth's audit of government systems and *Rapid Review of Prevention Approaches* identify immigration as a system requiring attention. In particular, Recommendation 16 of the Rapid Review identifies immigration as a Commonwealth system where significant harm may occur and which should be prioritised for audit and reform, with this work informed by Safety by Design principles.³ This work is consistent with the *National Plan to End Violence against Women and Children 2022–2032*. For migrant victim-survivors whose debts have arisen or been exacerbated through family violence and financial abuse, the impacts of that violence can also create barriers to navigating complex debt recovery processes or meeting repayment requirements. Where government processes do not provide

³ <https://www.pmc.gov.au/resources/rapid-review-prevention-approaches-australian-government-implementation-update-20-february-2026/theme-5-prevention-through-systems-and-industries>

an affordable and accessible pathway to repayment or waiver, they can compound the original harm and create further barriers to safety, recovery, stability and migration outcomes. Considering these impacts through a Safety by Design lens is consistent with existing Commonwealth policy commitments. The issues and practice evidence outlined in this briefing can also contribute to the Commonwealth's ongoing work to identify and address the ways government systems may contribute to or compound family violence.

The Legislative Context

This briefing paper is not intended to provide migration law advice. However, financial counsellors regularly encounter situations where the existence of an outstanding Commonwealth debt affects a person's ability to progress a visa application.

Our understanding is that for some visa pathways, Public Interest Criterion (PIC) 4004 of the *Migration Regulations 1994* provides that:

*a visa cannot be granted until either an applicant has paid the outstanding debt to the Commonwealth, or the Minister is satisfied that appropriate arrangements have been made for payment.*⁴

PIC 4004 does not apply to all migration matters and the relevance of an outstanding Commonwealth debt will depend on the particular visa or migration pathway. For example, citizenship applications are subject to separate requirements under different legislation.

For financial counsellors, the issue extends beyond the operation of PIC 4004 itself. The practical concern is whether people who cannot repay a Commonwealth debt in full have a realistic pathway to resolve it. Where an outstanding debt may affect a person's migration matter, access to an affordable and accepted repayment arrangement, or timely consideration of a debt waiver where appropriate, can be critical to resolving the debt and progressing their migration matter. Financial counsellors are encountering situations where people experiencing family violence and financial hardship face significant barriers to accessing either pathway.

How These Debts Arise

Home Affairs debts can arise in a range of circumstances involving family violence and financial abuse. The debt may be caused or exacerbated by the actions of the person using violence, arise from the financial consequences of leaving violence or become difficult to resolve because of circumstances associated with family violence. These pathways are not mutually exclusive.

1. Debts caused or exacerbated by the person using violence

- Status Resolution Support Services (SRSS) overpayments arising from financial abuse and coercive control, including where the person using violence refuses to report income correctly, prevents the migrant victim-survivor from reporting accurately, withholds information, or controls access to financial information.
- Funds being taken or withheld by the person using violence, affecting the migrant victim-survivor's ability to meet an existing repayment arrangement.
- Court costs arising from visa-related applications, reviews, appeals or legal proceedings where the person using violence exercised coercion, duress or control, including situations where the migrant victim-survivor was pressured to continue

⁴ *Migration Regulations 1994* (Cth) sch 4, cl 4004.

proceedings, sign documents, or participate in litigation, resulting in court costs being awarded against them.

- Court costs arising from joint visa applications, reviews or appeals pursued by the person using violence where that person subsequently leaves Australia and the migrant victim-survivor is left responsible for both parties' court costs.
- Situations where the person using violence has fraudulently signed documents, misused the migrant victim-survivor's identity, or submitted applications, information or documents in the migrant victim-survivor's name without their informed knowledge or consent.
- Hospital and health related debts that arise following injury, illness or other health impacts associated with family violence including circumstances where the need for treatment is directly related to violence perpetrated by the person using violence.

2. Financial impacts of leaving family violence

- Loss of income resulting from leaving an abusive relationship, including circumstances where the victim-survivor has limited or no work rights, and is not eligible for income support.
- An inability to repay an existing debt because of the financial impacts of family violence including loss of income, assets, relocation and housing costs and lengthy processes of economic recovery following abuse.

3. Migration and administrative circumstances

- Historical debts identified years and, in some cases, more than a decade, after they were incurred, when the circumstances that created the debt may have significantly changed. Many migrant victim-survivors were not aware that the debt existed until it was identified during a visa application, or other migration matter.
- Situations where the role of financial abuse, coercive control, identity misuse or fraudulent conduct by the person using violence only becomes apparent when debt is identified years later.

These examples demonstrate that the existence of a Commonwealth debt does not necessarily reflect a person's capacity or willingness to repay. In some circumstances, the debt itself, or the person's inability to resolve it, is directly connected to family violence, financial abuse, and the economic and health impacts of leaving violence.

Current Pathways for Resolving a Debt

In practice, there are two pathways for people who are unable to repay their debt in full. Financial counsellors are encountering significant barriers with both pathways. A visual overview of the current pathways for resolving Commonwealth debts is provided in Appendix A.

Option 1 – seek an approved payment arrangement with the Department of Home Affairs

While Home Affairs has an established Debtors Team intended to support vulnerable people, financial counsellors are identifying significant practical barriers.

Although a person can apply for a payment plan, Home Affairs does not have the legislative authority to waive debts and appears to apply internal processes that create significant barriers for vulnerable people.

Financial counsellors have reported that:

- people must complete *Form 1355 – Statement of Financial Details*.
- payment plans will not be accepted for debts under \$1000.
- payment plans require minimum repayment of \$150 per month.
- people must reportedly pay 35% of the debt upfront before entering a payment plan.
- people may be asked to provide *Form 1355 - Statement of Financial Details* for family members to assess whether someone else can pay the debt despite those individuals not being legally liable for it.
- making voluntary payments without an accepted payment plan does not satisfy PIC 4004.
- a deferral or moratorium on repayment also does not satisfy PIC 4004.

The Department of Home Affairs' automated response (Appendix B) and Form 1355 – Statement of Financial Details (Appendix C) provide examples of the information requested during this process.

Financial counsellors have observed that standard correspondence from the Department of Home Affairs routinely refers to the requirements of PIC 4004, even where it may not be relevant to the person's individual migration matter. This can create unnecessary confusion and distress for people already navigating complex migration, family violence and financial hardship issues.

Despite submitting Form 1355, supporting financial documentation, and letters from financial counsellors and legal representatives, financial counsellors have reported cases where clients receive a further automated response directing them back to the same process and reiterating the standard payment arrangement criteria.

In practice, financial counsellors are identifying situations where, despite genuine attempts to engage with the current processes, clients are unable to obtain an approved repayment arrangement that reflects their financial capacity.

Option 2 - Apply to the Department of Finance for a waiver of the debt

A person may apply to the Department of Finance for a waiver of the debt where recovery would be inequitable.

However:

- It can take more than 12 months before a case officer is allocated to assess the application.
- There is no guarantee the waiver will be approved.
- A pending debt waiver application does not satisfy the requirements of PIC 4004 for visa purposes.

As a result, migrant victim-survivors remain unable to progress their visa application despite actively attempting to resolve the debt through both options.

Where the System Appears to Break Down

The current system assumes that where a person cannot repay their debt immediately, they can instead establish an acceptable repayment arrangement. However, financial counsellors are seeing situations where neither option provides a practical or timely means of satisfying the legislative requirement. This leaves some people without a genuine pathway to resolve the debt.

The impact of these debt processes is compounded by the circumstances in which many visa holders are living, such as limited or no work rights, ineligible for SRSS or Centrelink payments, relying on not-for-profits, charities, emergency relief to meet basic living expenses, requiring interpreters to understand debt correspondence, and administrative processes and experiencing trauma arising from family violence, displacement or migration experience and uncertainty regarding ongoing visa status.

Unlike many other debtors, many migrant victim-survivors have limited or no capacity to increase their income because of visa conditions, ineligibility for income support, or the ongoing impacts of family violence. In these circumstances, accessible hardship processes and affordable repayment arrangements are essential if people are to have a genuine pathway to resolve Commonwealth debts.

The intersection of family violence, migration status, and financial hardship creates vulnerabilities that are rarely present in isolation and should be considered together when designing debt recovery processes.

This intersection is particularly important because financial systems are not always merely the setting in which the consequences of family violence are experienced. Financial resources, debts and administrative processes can themselves be used by a person using violence to exercise power and control. Where Commonwealth systems rely on information, cooperation or actions controlled by the person using violence, those systems may inadvertently create opportunities for coercion to occur or for the financial consequences to persist.

FCVic is not suggesting that Commonwealth debts should never be recovered. The concern is that, for people experiencing family violence and financial hardship, debt recovery processes must provide a genuine and realistic pathway to resolution. Where repayment expectations are unaffordable, waiver decisions are delayed, or information requests are disproportionate, the process can undermine safety, recovery and migration stability without improving debt recovery outcomes.

The barriers described in this paper are not limited to people whose current visa status is at risk. Financial counsellors also support other migrant victim-survivors who have outstanding Home Affairs debts but face the same practical barriers to repayment or debt resolution. While the migration consequences may differ depending on a person's status and circumstances, an unaffordable debt arrangement can continue to affect a person's financial recovery, stability, particularly where the debt arose in the context of family violence and financial abuse.

Impact on Victim-Survivors and People Experiencing Financial Hardship

Money is a recognised tool of coercive control and financial abuse.⁵ For victim-survivors of family violence, debt resolution processes can compound financial abuse, delay financial recovery, and create additional barriers to achieving safety and stability.

Fear and uncertainty can also affect a person's ability to engage with a debt process. Where a migrant victim-survivor has experienced financial abuse, coercive control and immigration-related threats and tactics, engaging with government about a debt may itself feel unsafe. Migrant victim-survivors may be uncertain about consequences of disclosing family violence, challenging a debt or seeking assistance, particularly where the person using violence has previously used their immigration status, financial circumstances or government systems to exercise control.

Many victim-survivors have had debts caused or exacerbated by the actions of the person using violence, have experienced the loss of income and assets, or continue to face significant economic insecurity after leaving an abusive relationship. For some, this means making impossible choices between meeting essential living expenses, including food, housing and the needs of their children, and attempting to repay Commonwealth debts. Requiring people to meet repayment expectations that do not reflect their financial capacity, or to repeatedly demonstrate hardship through complex administrative processes, can reinforce the impacts of financial abuse rather than support recovery.

Victim-survivors may also feel blamed for debts that arose in circumstances outside of their control. Processes that focus primarily on debt recovery, without recognising the context in which the debt arose, risk unintentionally perpetuating victim-blaming and creating further trauma.

For migrant victim-survivors whose migration outcomes depend on resolving a Commonwealth debt, prolonged delays and the absence of a practical pathway to resolve the debt can create ongoing uncertainty, financial hardship and psychological distress. Financial counsellors have observed that these circumstances can have profound impacts on people's wellbeing and sense of hope, particularly where they have exhausted all available avenues to resolve the debt.

Comparison with Other Commonwealth Agencies

Services Australia generally provides repayment arrangements based on a person's financial capacity, including repayments as low as \$15 per fortnight for people experiencing financial hardship. These arrangements recognise family violence and financial hardship, demonstrating that Commonwealth debt recovery can be balanced with accessible and responsive hardship processes. Services Australia also has mechanisms to waive debts in certain family violence circumstances in a more timely manner. Similar approaches could be considered in the administration of Department of Home Affairs debts.

These processes also raise questions around the efficient use of government resources. Where people experiencing financial hardship have little or no realistic capacity to meet repayment expectations, significant administrative resources may be expended assessing payment plans,

⁵ Singh, S. (2020). Economic Abuse and Family Violence Across Cultures: Gendering Money and Assets Through Coercive Control. In M. McMahon & P. McGorrey (Eds.) *Criminalising coercive control: family violence and the criminal law* (pp. 51–72).

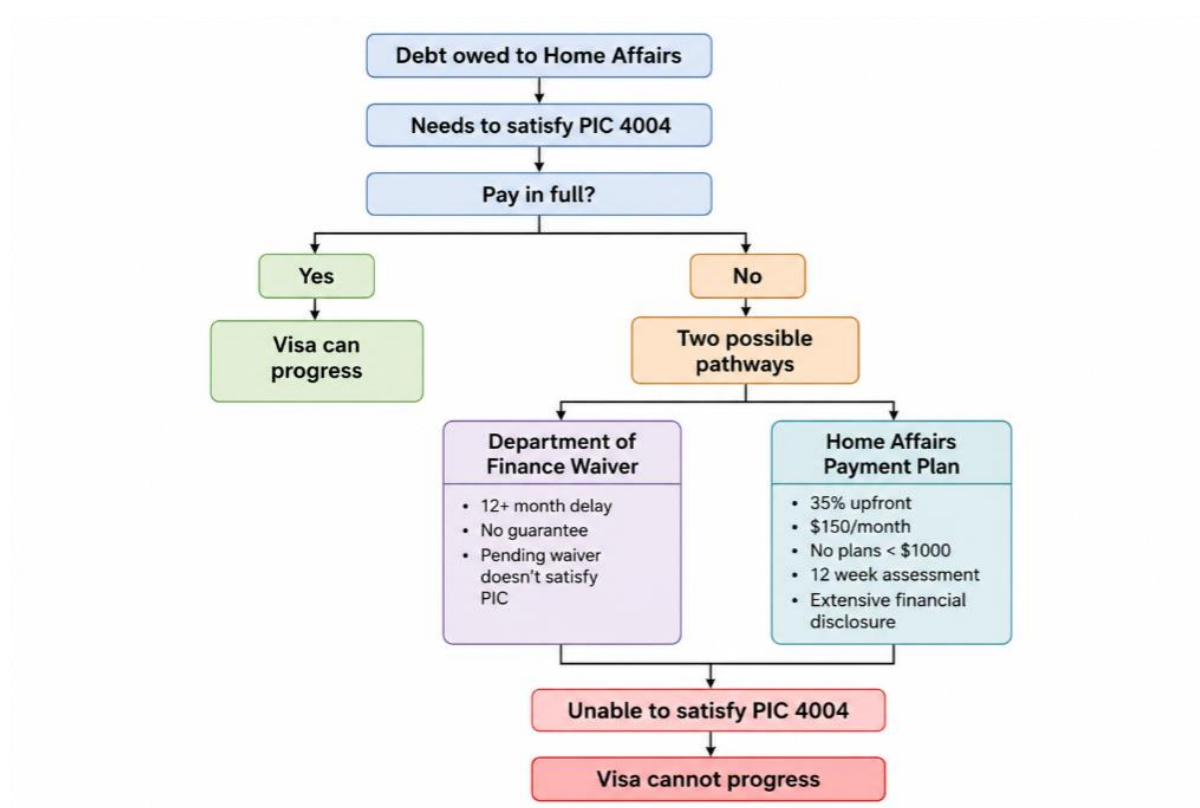
reviewing extensive financial information, responding to repeated applications, and processing debt waiver requests, without resolving the underlying issue.

Conclusion

Migrant victim-survivors of family violence should have a genuine and practical pathway to resolve Commonwealth debts where they are unable to repay them in full. Debt recovery processes should be timely, trauma-informed, affordable and accessible, enabling people to address outstanding debts without compromising their safety, financial stability or migration outcomes.

Appendices

Appendix A – Overview of the Current Debt Resolution Pathway



Appendix B – Example Department of Home Affairs Debtors Team Response

OFFICIAL: Sensitive Personal-Privacy

Thank you for contacting the debtor's team at the Department of Home Affairs.

To apply for a payment plan, please find attached a Statement of Financial Details form to be completed and sent back to debtors@homeaffairs.gov.au. Completing this form will allow us to assess your financial position and determine your capacity to repay your debt.

It is important that you understand the following before submitting your application for a repayment plan or deferral.

- Please attach supporting documents such as copies of the most recent bank statements, rental agreement, mortgage detail, credit card repayment, and any other loan document. Failure to provide the required documents may result in your application not being progressed to the next stage or could result in delays to the assessment of your payment plan.
- We do not enter into instalment plans where the debt is less than \$1000.
- The time taken to assess your application is usually up to 12 **weeks** from receipt of your application. This time may vary depending on the complexity of your circumstances.
- It is important that **ALL** questions on the form are answered, even if the answer is NO or nil. Failure to answer all questions may result in further delays.
- The general requirement is that an initial **lump sum payment** of up to 35% of your debt is paid when an instalment plan is approved.
- Question 40 provides you with the opportunity to indicate the amount you believe you are able to pay per month. **The minimum monthly amount we will/ may agree to is \$150**, but depending on your financial situation, you may be requested to pay a larger amount.
- **Deferral** of the debt may affect future visa grants and/or re-entry into Australia.

If you wish to continue with an application for instalments or deferral, please complete this form and return via email to debtors@homeaffairs.gov.au or post to:

Debtors
Department of Home Affairs
PO Box 25
BELCONNEN ACT 2616

When your application has been assessed, we will notify you in writing.

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- If your application has been **SUCCESSFUL**, you will be sent an Instalment Agreement Contract with the terms and conditions of the agreement. This contract needs to be signed and returned.
- If your application has been **UNSUCCESSFUL**, you will be sent a letter advising you of the decision.

Please note:

Under Public Interest Criterion 4004 of the Migration Regulations 1994, an outstanding debt to the Commonwealth can affect future visa grants and/or re-entry into Australia. Whilst ever this debt is unpaid, it can affect your visa grant, citizenship or sponsorship applications. The debt will remain against your record until it is paid in full.

Appendix C – Form 1355 – Statement of Financial Details

Statement of Financial Details

Important – Please read this information carefully before you complete your details. Once you have completed your details we strongly advise that you keep a copy for your records.

Please return this completed form to:

By Email: Debtors@homeaffairs.gov.au Or by Post to:

Debt Management Unit

Department Of Home Affairs

PO Box 25 Belconnen ACT 2616

Important information about privacy

Your personal information is protected by law, including the *Privacy Act 1988*. Important information about the collection, use and disclosure (to other agencies and third parties, including overseas entities) of your personal information, including sensitive information, is contained in form 1442i *Privacy notice*. Form 1442i is available from the Department of Home Affairs (the Department) website www.homeaffairs.gov.au/allforms/ or offices of the Department. You should ensure that you read and understand form 1442i before completing this form. If you have a spouse or partner, you should ensure that they have read Form 1442i and that they are aware you will be providing their personal information to the Department.

The Freedom of Information Act

A complementary law is the *Freedom of Information (FOI) Act 1982*. Under this Act you can apply for access to documents containing your personal information or seek to amend or annotate personal records which are incomplete, incorrect, out of date, or misleading. If you would like to apply for:

- access to documents under FOI, please obtain form 424A *Request for access to documents under the FOI Act 1982* from your local departmental office or from the Department's website www.homeaffairs.gov.au/allforms/
- amendment or annotation of your personal information, please obtain form 424C *Request for amendment or annotation to personal records under the FOI Act 1982* from your local departmental office or from the Department's website www.homeaffairs.gov.au/allforms/

Your rights

If you believe the Department has wrongly collected or handled your information, you can write to:

The Director, Privacy Section

Department of Home Affairs

PO Box 25

BELCONNEN ACT 2616

or by email to: privacy@homeaffairs.gov.au

Your complaint will be investigated and you will be advised of the outcome. If you are not satisfied with the Department's response, you can write to the Privacy Commissioner. The Privacy Commissioner can investigate complaints about the protection of personal information, order compensation to be paid where warranted and direct Departments to change the way they handle personal information. You can write to the Privacy Commissioner at: GPO Box 5218

SYDNEY NSW 1042

Section 1: Personal details

1. ☐ ☐ ☐ ☐ Your title: Mr Mrs Ms Miss Other

2. Your surname (family name)

3. Your given name(s)

4. Date of birth

5. Residential address

Suburb:	State:	Postcode:

6. Contact details

Home phone:
Work phone:
Mobile phone:
Email address:

7. Spouse/partner's surname (family name)

8. Spouse/partner's given name(s)

9. Spouse/partner's date of birth

10. List your children and other dependants.

A dependant is generally a person to whom one contributes all or a major amount of necessary financial support.

Name of Dependent	Date of birth	Relationship to you	Separate fortnightly income (e.g. Austudy)	Do they live with you? (Yes/No)

Section 2: Employment details

11. ☐ ☐ Are you currently employed? *Tick one* Yes No

If 'No', how long have you been unemployed or retired?

___ years ___ months

12. What is/was your primary occupation?

13. ☐ ☐ Is your partner currently employed? *Please tick:* Yes No

14. What is/was your spouse/partner's primary occupation?

15. Give further details of your current employment (include all casual and part-time employment). *If you are currently unemployed, go to question 17.*

	Employment Status	Average weekly hours	Employer Name	Net Income
Job 1				\$

Job 2				\$
Job 3				\$

16. Do you or your spouse/partner receive or expect to receive any other benefit from your employer?

For example, accommodation, motor vehicles, fuel, travel, or school fees. If so, please provide details.

Section 3: income and asset details

Income summary

Please attach supporting documents such as a copy of a recent payslip or Centrelink statement. If a particular income is not relevant to you and/or your spouse/partner please enter "0" or "N/A".

17. What is your total fortnightly income?

	You	Spouse/ Partner
Gross salary	\$	\$
Overtime	\$	\$
Allowances	\$	\$
Rental income	\$	\$
Business income	\$	\$
Australian Government pension	\$	\$
Overseas Government pension	\$	\$
Superannuation income	\$	\$
Family tax benefit	\$	\$
Child Support received	\$	\$

Boarding and other contribution to household expenses	\$	\$
Commissions	\$	\$
Other regular income (e.g. worker's compensation, accident insurance) Please provide details	\$	\$
Total before tax	\$	\$
Total after tax (net income)	\$	\$

18. Other annual income (not disclosed in question 17) *please include any other income that you or your spouse/partner or dependants receive as payment.*

Dividends and interest	\$	\$
Estate distributions (deceased estate, family trust etc)	\$	\$
Bonuses, directors fees, incentives	\$	\$
Other (please specify)	\$	\$
Total Annual Income (Other)	\$	\$

Expenditure summary

Please note your expenditure may be verified. If a particular expenditure is not relevant to you and/or your spouse/partner please enter "0" or "N/A".

19. What is your fortnightly household expenditure?

Please Tick One	Mortgage	Rent	Other	
	☐	☐	☐	\$
Food and household supplies				\$
Household repairs/maintenance				\$
Electricity/gas/ water bills				\$

Telephone/ internet	\$
Land rates/ council rated if applicable	\$
Clothing	\$
Motor vehicle registration and insurance	\$
Motor vehicle repairs/maintenance/petrol and	\$
Fares	\$
School fees and other educational expenses	\$
Insurance	\$
Superannuation	\$
Child support/maintenance	\$
Hire purchase payments	\$
Mortgage repayments	\$
Entertainment	\$
Credit card repayment	\$
Other (specify)	\$
Total Fortnightly Expenses	\$

Child support and family law

20. Are you required to make child support payments? If yes, please provide details.

Assessed amount: \$	Arrears amount (if applicable): \$
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If you are providing financial support other than payments, please provide details.

21. Are you entitled to receive payments of child support? *If yes, please provide details.*

Assessed amount: \$	Arrears amount (if applicable): \$
------------------------	---------------------------------------

If you are providing financial support other than payments, please provide details.

Commonwealth Government Benefits

22. If you receive a Government pension, allowance or payment, please provide details (include benefits from overseas Governments).

Who makes the payment? (e.g. Centrelink, DVA)	Name of payment (for example: Newstart Allowance, Family Tax Benefit, Disability Support Pension, etc)	Payment amount per fortnight
		\$
		\$
		\$

23. If your spouse/partner receives a Government pension, allowance or payment, please provide details (include benefits from overseas Governments).

Who makes the payment? (for example: Centrelink, DVA)	Name of payment (for example: Newstart Allowance, Family Tax Benefit, Disability Support Pension, etc)	Amount of payments per fortnight
		\$
		\$
		\$

Asset summary

24. Do you or your spouse/partner own (or are you or your spouse/partner in the process of buying) any real estate?

☐ ☐ Please tick: Yes No

If yes, please provide property details and, if applicable, mortgage details.

Property address:
Name of title holder(s):

Date of purchase:		
Purchase price:	Current market value:	
\$	\$	
Mortgage details	First mortgage	Subsequent mortgage(s)
Amount of loan:	\$	\$
Current balance:	\$	\$
Name of mortgagor:		

25. Do you or your spouse/partner own (or are you or your spouse/partner in the process of buying) any real estate for investment purposes?

☐ ☐ These may be properties (residential or commercial) for rental or lease arrangements. Please tick: Yes No

If yes, please provide property details and, if applicable, mortgage details.

Property address:		
Name of title holder(s):		
Date of purchase:		
Purchase price:	Current market value:	
\$	\$	
Mortgage details	First mortgage	Subsequent mortgage(s)
Amount of loan	\$	\$
Current balance	\$	\$
Name of mortgagor:		

If more than one investment property is owned, please attach similar details of any further investment properties.

26. Please provide details of money held in superannuation funds.

Superannuation fund	Balance
	\$
	\$
	\$

27. Please provide details of all motor vehicles or vessels owned by you or your spouse/partner.

Vehicle details	Motor vehicle/ cycle 1	Motor vehicle/ cycle 2	Caravan	Boat
Owner				
Make/Model & year				
Market value	\$	\$	\$	\$
Amount	\$	\$	\$	\$

owed

28. Please provide a total value of all furniture and household effects owned by you and your spouse/partner.

Bank accounts

Please attach supporting documents such as copies of the most recent statements of account.

29. Please provide all financial details relating to you, your spouse/partner and dependants.

This information may include any bank/credit society accounts, investments, term deposits or money held in trust.

Institution	Account holder	Balance
		\$
		\$
		\$
		\$
		\$

30. Does anyone owe you or your spouse/partner money? *If so, please provide details.*

Debtor's	Amount	Reason	Payment
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name	\$		due date
	\$		
	\$		

31. Do you or your spouse/partner have any other assets, not mentioned so far, e.g. antiques, jewellery?

If so, please provide details.

Description of asset(s)	Market value
	\$
	\$
	\$
	\$

Other borrowings

32. Do you or your spouse/partner have any personal loans or do you owe money to any other people or institutions? *If so, please provide details.*

Lender	Amount	Date of loan	Purpose	Balance owing	Actual fortnightly payment
	\$			\$	\$
	\$			\$	\$
	\$			\$	\$
	\$			\$	\$

33. Do you or your spouse/partner have any credit cards, store cards or charge cards? *If so, please provide details.*

Card holder	Card type	Balance owing	Actual fortnightly payment
		\$	\$
		\$	\$

		\$	\$
		\$	\$

34. **Do you or your spouse/partner have any other debts?** *If so, please provide details.*

35. **Have you or your spouse/partner sold or disposed of any real estate, property or other assets, during the period(s) your outstanding debt(s) arose?** *If so, please provide details.*

36. **Have legal proceedings been taken against you for any debt, have you been bankrupt or have you had a trustee placed over your estate?** *If so, please provide details, including dates and reference numbers.*

37. **Provide details of your debt(s) to the Department Of Home Affairs:**

Customer/SAP	Invoice	Details	Amount
			\$

38. Have you previously applied for an instalment plan or deferral for this debt?

39. Is this debt preventing you from being granted a visa/citizenship? If so, what type of visa?

40. How much are you willing to pay per month to reduce your debt?

AUD

It is the Department's requirement that an initial lump sum payment of 35% of each debt to be paid before an instalment plan may be considered for approval.

41. If you are currently unable to make any repayments, the Department may agree to defer the repayment of your debt for a period of time, if there is evidence that your current financial situation is temporary and should improve in the future. Once this period of time has elapsed, you will be contacted to discuss payment options. Deferring repayments on a debt may affect your visa grants and/or re-entry into Australia. Do you want to apply to defer the repayment of your debt?

Yes/ No

42. Please provide any additional information that you believe is relevant.

Section 4: Declaration

I declare that:

- I (and my spouse/partner, if applicable) have read the information contained in form 1442i *Privacy notice*.
- I understand the Department may collect, use and disclose my personal information (including biometric information and other sensitive information) as outlined in form 1442i *Privacy notice*.
- the information given on this form is complete, correct and up-to-date in every detail.
- where an estimate is given, it is given in good faith.

I authorise the Australian Government to make any enquiries necessary to determine my eligibility for repaying my debt by instalments.

I understand that it is an offence under the *Crimes Act 1914* to make any untrue representations of my circumstances to the Commonwealth.

Penalty: Imprisonment for up to 2 years or a fine not exceeding AUD 18,000 or both.

Your signature:

.....

Date:

Your partner's signature:

.....

Date: