



financial  
counsellors'  
association of  
queensland inc.

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7<sup>th</sup> February 2009

Queensland Competition Authority  
GPO Box 2257  
Brisbane QLD 4001

[electricity@qca.org.au](mailto:electricity@qca.org.au)

Dear Sir/Madam,

**RE: QCA - Draft Decision on the Review of Minimum Service Standards and Guaranteed Service Levels from July 2010**

I make this submission on behalf of the Financial Counsellors' Association of Queensland (FCAQ).

FCAQ is the peak body for the Financial Counselling sector in Queensland. The association has 34 members located from Cairns to the Gold Coast and west to Darling Downs.

Our membership's client base (depending on funding agreements) ranges from wage/salary earners, gamblers, and Centrelink recipients; self funded retirees, small business owners and primary producers. Financial Counsellors provide support to individuals or families experiencing financial difficulties. Support is tailored to each client and includes advocacy, budgeting, education, and empowerment. Referrals are made where necessary and appropriate to other services to further improve the situation of the client.

This submission is allowed to be put in the public domain.

FCAQ supports the increases of the amounts to be paid for breaches of Guaranteed Service Levels by 30%.

FCAQ supports the increase of the overall cap on entitlements for individual customers by 30%.

Yours sincerely,

David Lawson  
Executive Member FCAQ  
0407585407

helping consumers manage their financial challenges

phone 07 3321 3192 to find a listing of services from which FCAQ members operate