



Financial Information Service

Il-Financial Information Service (FIS) huwa servizz edukattiv u ta' informazzjoni li hu disponibbli għal kull persuna fil-komunità. Aħna ngħinu nies jagħmlu deċiżjonijiet informati dwar kwistjonijiet ta' investimenti u finanzi għall-bżonnijiet finanzjarji kurrenti u futuri tagħhom. Aħna indipendenti, bla ħlas u konfidenzjali u nipprovdu servizzi permezz ta' seminars, u wkoll bit-telefon u b'appuntament.

Kif jista' l-FIS jgħin lilek u lill-familja tiegħek?

Uffiċjal mill-Financial Information Service jkun jista' joffrilek tagħrif biex jgħinek tagħmel deċiżjonijiet informati dwar il-futur. L-FIS officers jkunu jistgħu jgħinu billi jipprovdu informazzjoni dwar firxa wiesgħa ta' suġġetti li jinkludu:

- żvilupp ta' strategiji ta' kif tista' gġemma flusek f'perjodu qasir jew twil biex jgħinek tilhaq l-għanijiet finanzjarji tiegħek
- kif timmaniġġja flusek u kif tinvesti b'mod salv
- kif tuża s-'salary sacrifice' u superannwazzjoni
- redundancy (sensja mix-xogħol) jew retrenchment (telf ta' impieg)
- meta tircievi ħlasijiet ta' kumpens (compensation payouts), jew xi wirt
- ippjanar għall-irtirar tiegħek
- meta tirregala jew tislef flus
- separazzjoni, divors, jew mewt tas-sieħeb/sieħba tiegħek
- kura tal-anzjani, u għażla ta' akkomodazzjoni għal nies imdaħħla fiż-żmien

Il-FIS Officers mhumiex nies li jippjanaw is-sitwazzjoni finanzjarja tiegħek (financial planners). Huma ma jagħtux jew ibiegħu pariri jew jixtru prodotti ta' investment, u uffiċjali tal-FIS ma jagħmlux kalkulazzjonijiet jew deċiżjonijiet dwar il-pensjoni tiegħek.

Meta tmur tara l-FIS officer tkun tista' tieħu lil xi hadd miegħek, jew tkun tista' tagħmel arrangament biex xi hadd jitkellem mal-FIS officer għan-nom tiegħek. Biex tagħmel dan jeħtieġ li tiffirma awtorità. Dan isir biex tissalvagwardja l-privatezza tiegħek. Kwalunkwe informazzjoni personali li inti tagħti lill-FIS officer jiġi trattat konfidenzjalment. Iżda, ir-rata tal-ħlas tiegħek tista' tinbidel jekk l-informazzjoni li inti tagħti jkun differenti mill-informazzjoni li aħna diġà għandna.

Għal aktar tagħrif bl-lingwi barra l-Ingliż, ċempel **131 202** jew ara l-website tagħna **humanservices.gov.au**

Telefonati lin-numri "13" minn servizz tat-telefon standard jistgħu jsiru minn kwalunkwe parti ġewwa l-Awstralja għal mhux aktar mill-ħlas ta' telefonata lokali (il-ħlasijiet tat-telefonati għandhom mnejn ivarjaw u dan jiddependi minn min jipprovdi s-servizz tat-telefon).

Telefonati għan-numri "1800" huma b'xejn. Telefonati minn telefonijiet pubbliċi u dawk bil-mowbajl għandhom mnejn ikunu ċċarġjati b'rata oġhla.



Financial Information Service

The Financial Information Service (FIS) is an education and information service available to everyone in the community. We help people to make informed decisions about investment and financial issues for their current and future financial needs. We are independent, free and confidential and provide services through seminars, and by phone and appointment.

How can FIS help you and your family?

A Financial Information Service officer can give you information to help you make informed decisions about your future. FIS officers can help by providing information on a wide range of issues including:

- developing short-term and long-term savings strategies to help you reach your financial goals
- managing your money and investing safely
- using salary sacrifice and superannuation
- redundancy or retrenchment
- receiving compensation payouts, or an inheritance
- planning your retirement
- gifting or lending money
- separation, divorce, or death of your partner
- aged care, and accommodation choices for older people.

FIS officers are not financial planners. They do not give or sell advice or purchase investment products, and FIS officers do not make calculations or decisions about your pension.

You may bring someone with you when you visit the FIS officer, or you can arrange for someone to speak with the FIS officer for you. To do this you will need to sign an authority. This is to safeguard your privacy.

Any personal information you give to the FIS officer will be treated as confidential. However, the rate of your payment may change if the information you provide is different to the information we already have.

For more information in languages other than English, call **131 202** or visit our website **humanservices.gov.au**

Calls to '13' numbers from a standard telephone service can be made from anywhere in Australia for not more than the cost of a local call (call charges may vary depending upon the telephone service provider). Calls to '1800' numbers are free of charge. Calls from public and mobile telephones may be charged at a higher rate.