



Financial Information Service

Financial Information Service (FIS) 是為每一位社區成員提供的一項教育和資訊服務。我們旨在幫助大家就自己當前和未來的財務需求所遇到的各種投資和財務問題作出知情決定。我們是一個獨立機構，透過研討會、電話和約見方式為社區成員提供免費的保密服務。

FIS 可以如何幫助您和您的家庭？

Financial Information Service 的工作人員可為您提供相關資訊，幫助您就自己的未來作出知情決定。FIS 的工作人員可以就一系列問題為您提供資訊，其中包括：

- 制訂短期和長期儲蓄策略，幫助您實現自己的理財目標；
- 資金管理和安全投資；
- 利用公積金扣薪資供款和養老基金；
- 裁員或失業；
- 獲得補償賠付或繼承遺產；
- 退休規劃；
- 贈與或借出；
- 分居、離婚或配偶去世；
- 高齡人士護理和老年人的住宿選擇。

FIS 的工作人員不是理財規劃師。他們不提供無償或有償的理財建議或購買投資產品，FIS 的工作人員亦不為您計算養老金或作出養老金方面的決定。

您可以帶人與您一起會見 FIS 的工作人員，亦可以讓他人代表您與 FIS 的工作人員交談，但這樣做時，您需要簽署授權書，以便保護您的隱私。

您向 FIS 的工作人員提供的任何個人資料都將得到保密。但是，若您提供的資料與我們已經持有的資料不同，您支付的費率可能會有變化。

用英語之外的其他語言查詢更多資訊，請致電 **131 202** 或瀏覽我們的網站 humanservices.gov.au。

使用標準電話服務從澳洲境內任何地方致電以“13”開頭的號碼，通話費均不超過本地通話費（通話費可能會因電話服務商不同而異）。致電以“1800”開頭的號碼免費。用公共電話或手機致電，可能通話費率較高。



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.