



Australian Government Australian Taxation Office

The Australian Taxation Office has tools and services to make it easier to get your tax and superannuation right. If you need, we are here to help you manage, grow, and get your business back on track. See how we can help at ato.gov.au/sbsupport

Our small business resources include:

- small business self-help service to lodge statements and register for fuel tax credits. Call us anytime on 13 72 26
- small business enquiry line for account balances, business registrations and activity statements. Call us between 8am-6pm, Monday to Friday on 13 28 66
- an emergency support Infoline if you've been affected by a crisis. Call us between 8am-6pm, Monday to Friday on 1800 806 218.



Australian Government

Fair Work OMBUDSMAN

The Fair Work Ombudsman helps small businesses with information about workplace rights and obligations, such as pay and entitlements. To see how we can help, visit fairwork.gov.au

Our small business resources include:

- pay, shift, leave, notice and redundancy calculators to help you work out what you need to pay your employees – fairwork.gov.au/PACT
- a dedicated Small Business website with information, tools, and resources to help you understand and comply with your workplace rights and obligations – fairwork.gov.au/smallbusiness
- an Employer Advisory Service that gives small business employers free tailored written advice about pay and conditions to help you make sure you're meeting your obligations – fairwork.gov.au/EAS



Australian Government and other assistance for small business

Find out how each agency can help with your small business challenges





The Australian Competition & Consumer Commission can help you understand what your rights and responsibilities are if you have a problem with a customer, supplier, or other business.

Our small business resources to help include:

- refunds, selling online, receipts, unfair contracts – [accc.gov.au/selling](https://www.accc.gov.au/selling)
- scams and how to better protect your small business – [scamwatch.gov.au](https://www.scamwatch.gov.au)
- free online small business education modules about consumer rights, fair trading, and competition – [accc.gov.au/ccaeducation](https://www.accc.gov.au/ccaeducation)
- small business newsletter subscription service – [accc.gov.au/sbin](https://www.accc.gov.au/sbin)
- reporting problems or asking questions – [accc.gov.au/contactus](https://www.accc.gov.au/contactus)



If you have a complaint about a financial firm such as a bank or insurance company, you can contact the Australian Financial Complaints Authority (AFCA).

AFCA is a free, independent and non-government external dispute resolution service that can help individuals and small businesses to resolve complaints about financial products and services.

You can call AFCA free of charge on 1800 931 678. Alternatively, you can find out how AFCA can help by visiting [afca.org.au](https://www.afca.org.au) or emailing at info@afca.org.au



Australian Government
Australian Financial Security Authority

The Australian Financial Security Authority regulates Australia's personal insolvency and personal property securities systems. Personal Insolvency includes sole traders and business partnerships.

If you are experiencing financial difficulty, it's important to face the situation as early as possible and understand your personal liability. Find out what you can do at [afsa.gov.au/small-business](https://www.afsa.gov.au/small-business)

If your invoices are not being paid by other businesses, the Personal Property Securities Register can protect your valuable assets. Learn more at [pps.gov.au/education-hub](https://www.ppsr.gov.au/education-hub).



ASIC
Australian Securities & Investments Commission

The Australian Securities & Investments Commission (ASIC) assists small businesses as we regulate companies, financial markets and providers of financial services and consumer credit in Australia.

ASIC provides regulatory information and guidance about starting, running, protecting, and closing businesses.

Find ASIC's small business resources at [asic.gov.au/small-business](https://www.asic.gov.au/small-business)



Australian Government



Australian Small Business and Family Enterprise Ombudsman

The Australian Small Business and Family Enterprise Ombudsman contributes to Australia being the best place to start, grow and transform a small business.

We provide small businesses with:

- free and impartial assistance to help prevent, resolve, or negotiate business disputes - including those under the Franchising, Dairy, Horticulture and Oil Codes
- a Tax Concierge Service if you think your business has unjustly received a negative decision after appealing a tax office decision
- information, checklists, and links about relevant issues
- advocacy and data to ensure decision makers understand your needs.

See how we can help at [asbfeo.gov.au](https://www.asbfeo.gov.au)