

Support for our customers affected by COVID-19

We're here for you.

Current as at 19 June 2020



A list of support services and information

The widespread impact of COVID-19 has been felt by all Australians. During this period of uncertainty, we're committed to supporting our customers and providing them with practical assistance.

Please note we have endeavoured to be as comprehensive as possible with all content to date, however we recommend visiting stgeorge.com.au/businessrelief for the latest updates and advice on relief package terms, conditions and eligibility criteria.

Support for St.George business customers

Our support measures are here to help our business customers impacted by COVID-19 and related disruption to trade and cash flow.

COVID-19 support measures may include:

Support Measure	Details	Eligibility	How to apply
Business loan repayment deferral	<p>Eligible St.George business customers who need help with managing their cash flow can defer principal and interest payments[#] of business terms loans, business auto loans, equipment finance facilities, equipment loans^{##}, for 6 months</p> <p>Eligible customers can also defer repayments for business credit cards including Business Vantage Cards and Amplify Business Cards[^], for 6 months</p> <p>Please note that for business loans:</p> <ul style="list-style-type: none">any current fixed rate period will also be extended by 6 months at that fixed term rate; andyour loan term will be extended by at least 6 months. <p>[#]Interest deferred will be capitalised. Terms and Conditions and eligibility criteria apply. For Equipment Finance facilities and loans only, instalments will be deferred and finance charges will still apply over the deferred period. Instalments will be recalculated at the end of the deferral repayment period and will include finance charges</p> <p>^{##}Please note that customers with an overdraft facility should utilise their available balance in the first instance and speak to their Relationship Manager if further assistance is required. Customers with cashflow/invoice/trade finance and commercial bill facilities requiring assistance should also refer to their Relationship Manager</p> <p>[^]For business credit cards interest on outstanding purchase and cash balances, including those made during the deferred repayment period, will be calculated and accrue daily at a reduced rate of 9.46% per annum. Interest will be capitalised to the account monthly unless the closing monthly statement balance is paid in full. Standard fees otherwise continue to apply and will be charged to the credit card account. You will not be required to make any repayments during the deferred repayment period, however, the removal of the minimum monthly repayment does not prevent you from paying down your balance at any point in time, and we encourage you to do so to minimise interest costs where possible</p>	<p>The deferred payment period applies to eligible business connections impacted by COVID-19:</p> <ul style="list-style-type: none">with total business exposure of less than \$10 million per customer group;includes commercial property customers who confirm, for the deferred payment period, that they will not terminate leases or evict tenants on the basis of non-payment of rent as a direct result of the COVID-19 outbreak;where the business is operated in Australia with less than 20% foreign ownership; andfor those customer's above \$3 million total business exposure, with current facilities that have not been in arrears in the last 90 days	<p>Apply online</p> <p>stgeorge.com.au/business/business-loans/defer-business-loan-payments-form</p>

Support Measure	Details	Eligibility	How to apply
Unsecured Lending	<p>To support our business customers through this challenging environment St.George is offering an unsecured 3-year term loan up to \$250,000 to eligible business customers with a turnover of less than \$50 million</p> <p>This offer is available with a 6 months repayment deferral, with interest to be capitalised*</p> <p>No establishment fees or monthly account keeping fees apply</p> <p>Other fees and charges may apply</p> <p>Applications are available between now and 30 Sept 2020 to both existing and new customers</p> <p><small>*Terms and Conditions and eligibility criteria apply</small></p>	<p>In order to apply, your business must meet certain eligibility requirements as follows:</p> <ul style="list-style-type: none"> businesses affected by COVID-19 businesses with annual turnover of less than \$50 million the business must be a tax resident of Australia, that is based, registered and operating in Australia both existing St.George customers and new customers are eligible loans must be used to support current and upcoming cash flow needs loans must be used for business purposes only loans cannot be used to refinance drawn facilities with St.George or any other lender the total sum of your unsecured loans (including those from other financial institutions) relating to COVID-19 relief must not exceed \$250,000 	<p>Visit the below website to enquire and apply online:</p> <p>stgeorge.com.au/businessrelief</p>
Equipment finance	<p>No establishment fees for equipment finance loans until the end of June 2020</p> <p>This helps small and medium businesses take advantage of the increased instant asset write-off and accelerated depreciation provisions in the Federal Government stimulus package</p>	Credit criteria applies	<p>stgeorge.com.au/business/business-loans/vehicle-equipment-finance</p>
New Business Term Deposits	<p>Business Term Deposit special offer:</p> <ul style="list-style-type: none"> termination of a deposit without interest rate adjustment immediate termination within 31 days allowed when experiencing hardship 		<p>Speak to your banker, visit a branch or call us on 132 142</p>

Support Measure	Details	Eligibility	How to apply
<p>JobKeeper Payment scheme</p> <p>Temporary funding assistance</p>	<p>The Government is offering emergency relief and financial assistance to help employers during this difficult time including the JobKeeper Payment scheme</p> <p>Under the Government's new JobKeeper Payment scheme, you may be able to claim a fortnightly payment of \$1,500 per eligible employee</p> <p>The Government's website contains information including whether you are eligible to claim these payments[#]</p> <p>If you are eligible, and you have enrolled for the JobKeeper Payment scheme with the Australian Tax Office (ATO), we may be able to help you through this challenging time by providing access to temporary funding whilst you await the JobKeeper payments</p> <p>If you have an existing overdraft and require additional funds to meet your employee wage or salary requirements, you can apply for a temporary increase for up to 45 days of your existing facility limit at the same interest rate as your existing facility</p>	<p>To apply for a temporary increase to an existing overdraft facility, or apply for a new temporary overdraft facility, you must</p> <ul style="list-style-type: none"> ▪ be an existing St.George customer and; ▪ meet the ATO JobKeeper eligibility criteria[#], <p>Confirm that your business has enrolled for the JobKeeper Payment Scheme;</p> <ul style="list-style-type: none"> ▪ declare that the amount requested is aligned to the funds needed to pay the wages and salaries of your eligible employees; ▪ hold an existing St.George account in the same name as the Business registered under the JobKeeper Payment scheme. This must be the same account that the JobKeeper payments are paid into; and ▪ be able to provide evidence of recent payroll payments for the last two months <p><small>[#]The JobKeeper program is a Federal Government initiative and we provide a link to the external site for your convenience. This information is provided for general information only. Please read the Government's fact sheet to see if you are eligible and for terms and conditions that apply. You should consider seeking independent legal, financial, taxation or other advice on how the Federal Government initiatives relate to your circumstances</small></p>	<p>How do I apply?</p> <p>To apply you must have:</p> <ul style="list-style-type: none"> ▪ enrolled for the ATO JobKeeper Payment scheme; ▪ be able to provide the JobKeeper Registration number supplied to you by the ATO; and ▪ have a nominated St.George transaction account to receive the JobKeeper payments <p>Apply online, call 1300 730 196 or speak to your Relationship Manager</p> <p>To read a summary of the Government's JobKeeper Payment scheme, visit the ATO website</p>

Support Measure	Details	Eligibility	How to apply
<p>JobKeeper Payment scheme</p> <p>Temporary funding assistance</p>	<p>If you do not currently have an overdraft facility, you can apply for a temporary overdraft facility up to 45 days*</p> <ul style="list-style-type: none"> ▪ the temporary overdraft facility is available at an interest rate of 7.99% per annum ▪ throughout the period of the overdraft facility, you will need to clear the balance using any JobKeeper payments you receive <p>If you do not receive any or sufficient JobKeeper payments to repay the temporary increase or overdraft, you will need to clear the facility using other funds</p> <p>This product is a temporary overdraft facility. An overdraft facility is an 'at call' facility. What this means is that you will need to repay the facility when we ask (and we can ask for repayment at any time, even if there's no event of default). For example without limiting our rights, if your eligibility for the JobKeeper payment scheme changes, we may demand repayment of your temporary overdraft facility</p> <p>There is no line fee and the \$250 establishment fee will be waived for both increases to existing facilities and new temporary overdrafts. Other fees and charges may apply</p> <p>This offer can only be obtained up until 27 September 2020, St.George reserves the right to reprice, amend, extend or withdraw this offer at any time</p> <p><small>*Terms and Conditions, Credit and Eligibility Criteria apply</small></p>		

Next steps

- Visit our [COVID-19 hub](#)
- Visit our [FAQs](#)
- Speak with your Relationship Manager or visit your local branch

Support for St.George personal banking

COVID-19 support measures for our customers may include:

What's available	Eligibility	How to apply
<p>New Fixed Home Loan Rates</p> <p>A new low fixed rate home loan offer for one, two and 3 years for owner occupied customers on principal and interest repayments with Advantage Package# available for new fixed rate loans or existing variable rate customers looking to fix all or part of their loan</p>	<p>Advantage Package# is available for new fixed rate loans or existing variable rate customers looking to fix all or part of their loan</p> <p>These rates do not apply to existing fixed rate loans</p> <p>For new home loan applicants credit criteria applies</p>	<p>To find out more about home loan interest rates visit stgeorge.com.au/personal/home-loans/home-loan-interest-rates</p> <p>For more information on repayment redraws and reducing or deferring repayments visit stgeorge.com.au/about/sustainability-and-community/disaster-relief/covid-19/home-loans</p>

Repayment relief for home loan customers

St.George customers who have lost their job or suffered loss of income as a result of COVID-19 should contact us for 3 months deferral on their home loan mortgage repayments (with extension for a further 3 months available after review). Interest deferred will be capitalised and fees will continue to be debited to the account. For Terms, Conditions and Eligibility visit stgeorge.com.au/about/sustainability-and-community/disaster-relief/covid-19/home-loans

Advantage Package Terms and Conditions apply. A \$395 annual package fee applies and is payable from an eligible St.George transaction account. Before deciding to acquire a St.George transaction account, read the [terms and conditions](#) and consider if the product is right for you.

Eligibility, Credit Criteria and Terms and Conditions apply. See stgeorge.com.au/businessrelief for full details.

Emergency relief and financial assistance from federal and state governments

Please note we have endeavoured to be as comprehensive as possible with all content, however we recommend visiting relevant government body websites for the latest updates and advice on relief package terms, conditions and eligibility criteria. Content as at April 7, 2020.

Links to further information and ongoing updates

Latest National updates: australia.gov.au

Department of Health updates: health.gov.au / 1800 020 080

Australian Taxation Office: ato.gov.au

Australian Treasury: treasury.gov.au

National support for businesses: business.gov.au/coronavirus

Download the Federal Government's official government 'Coronavirus Australia' app

Information by state and territory

New South Wales - nsw.gov.au / business.nsw.gov.au

Victoria - vic.gov.au / business.vic.gov.au

South Australia - sa.gov.au / business.sa.gov.au

Tasmania - tas.gov.au / business.tas.gov.au

Northern Territory - nt.gov.au / business.nt.gov.au

Queensland - qld.gov.au / business.qld.gov.au

Canberra - act.gov.au / business.act.gov.au

Western Australia - wa.gov.au / wa.gov.au/service/business-support

Federal Government

What's available?	Further information, eligibility criteria and how to apply
<p>JobKeeper Payment for employees</p> <ul style="list-style-type: none">the JobKeeper payment helps businesses significantly impacted by the Coronavirus cover the costs of their employees' wages, so more Australians can retain their jobs and continue to earn an incomeyour employer will notify you if they intend to claim the fortnightly payment of \$1,500 on your behalf	<p>treasury.gov.au/coronavirus/jobkeeper</p>
<p>Income Support for individuals</p> <ul style="list-style-type: none">over the next 6 months, the Government is temporarily expanding eligibility to income support payments and establishing a new, time-limited Coronavirus supplement to be paid at a rate of \$550 per fortnightthis will be paid to both existing and new recipients of JobSeeker Payment, Youth Allowance Jobseeker, Parenting Payment, Farm Household Allowance and Special Benefit	<p>treasury.gov.au/coronavirus/households</p>
<p>Payments to support households</p> <ul style="list-style-type: none">the Government is providing two separate \$750 payments to social security, veteran and other income support recipients and eligible concession card holders	<p>treasury.gov.au/coronavirus/households</p>
<p>Temporary early release of superannuation</p> <ul style="list-style-type: none">the Government is allowing individuals affected by the Coronavirus to access up to \$10,000 of their superannuation in 2019-20 and a further \$10,000 in 2020-21	<p>treasury.gov.au/coronavirus/households</p>
<p>Temporarily reducing superannuation minimum drawdown rates</p> <ul style="list-style-type: none">the Government is temporarily reducing superannuation minimum drawdown requirements for account-based pensions and similar products by 50 per cent for 2019-20 and 2020-21	<p>treasury.gov.au/coronavirus/households</p>
<p>Reducing social security deeming rates</p> <ul style="list-style-type: none">on 12 March, the Government announced a 0.5 percentage point reduction in both the upper and lower social security deeming ratesthe Government will now reduce these rates by another 0.25 percentage points	<p>treasury.gov.au/coronavirus/households</p>
<p>JobKeeper Payment for Employers</p> <ul style="list-style-type: none">under the JobKeeper Payment, businesses and not-for-profits significantly impacted by the Coronavirus outbreak will be able to access a wage subsidy from the Government to continue paying their employeesthe Government will provide \$1,500 per fortnight per employee for up to 6 months for eligible businesses	<p>treasury.gov.au/coronavirus/jobkeeper</p>
<p>Cash flow support for small and medium businesses</p> <ul style="list-style-type: none">the Government is providing temporary cash flow support of up to \$100,000 for eligible small and medium-sized businesses, and not-for-profits (NFPs) that employ staff to help with their cash flow so they can keep operating, pay their rent, electricity and other bills and retain staffthis will be done through two sets of cash flow boosts, with the first delivered from 28 April 2020, through credits in the activity statement system	<p>treasury.gov.au/coronavirus/businesses</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Temporary relief for financially distressed businesses</p> <ul style="list-style-type: none"> the Government is temporarily increasing the threshold at which creditors can issue a statutory demand on a company and the time companies have to respond to statutory demands they receive the package also includes temporary relief for directors from any personal liability for trading while insolvent, and providing temporary flexibility in the Corporations Act 2001 to provide temporary and targeted relief from provisions of the Act to deal with unforeseen events that arise as a result of the Coronavirus health crisis 	<p>treasury.gov.au/coronavirus/businesses</p>
<p>Increasing the instant asset write-off</p> <ul style="list-style-type: none"> the Government is increasing the instant asset write-off threshold from \$30,000 to \$150,000 and expanding access to include businesses with aggregated annual turnover of less than \$500 million (up from \$50 million) until 30 June 2020 	<p>treasury.gov.au/coronavirus/businesses</p>
<p>Backing business investment</p> <ul style="list-style-type: none"> the Government is providing a time limited 15 month investment incentive (through to 30 June 2021) to support business investment and economic growth over the short term, by accelerating depreciation deductions businesses with a turnover of less than \$500 million will be able to deduct 50 per cent of the cost of an eligible asset on installation, with existing depreciation rules applying to the balance of the asset's cost 	<p>treasury.gov.au/coronavirus/businesses</p>
<p>Supporting apprentices and trainees</p> <ul style="list-style-type: none"> to support small businesses to retain their apprentices and trainees, eligible businesses can apply for a wage subsidy of 50 per cent of the apprentice's, or trainee's wage paid during the 9 months from 1 January 2020 to 30 September 2020 employers will be reimbursed up to a maximum of \$21,000 per eligible apprentice or trainee (\$7,000 per quarter) 	<p>treasury.gov.au/coronavirus/businesses</p>
<p>Support for Coronavirus-affected regions and communities</p> <ul style="list-style-type: none"> the Government has set aside \$1 billion to support regions most significantly affected by the Coronavirus outbreak these funds will be available to assist during the outbreak and the recovery period 	<p>treasury.gov.au/coronavirus/businesses</p>
<p>Coronavirus SME Guarantee Scheme</p> <ul style="list-style-type: none"> will provide small and medium sized business with timely access to working capital to help them get through the impact of the Coronavirus the Government will provide eligible lenders with a guarantee for loans with the following terms: <ul style="list-style-type: none"> SMEs, including sole traders, with a turnover of up to \$50 million maximum total size of loans of \$250,000 per borrower loans will be up to 3 years, with an initial 6-month repayment holiday unsecured finance, meaning that borrowers will not have to provide an asset as security for the loan the decision on whether to extend credit, and management of the loan, will remain with the lender <ul style="list-style-type: none"> however, the Government expects that lenders will look through the cycle to sensibly take into account the uncertainty of the current economic conditions when determining whether credit should be extended 	<p>treasury.gov.au/coronavirus/sme-guarantee-scheme</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Coronavirus Business Liaison Unit</p> <ul style="list-style-type: none"> a Coronavirus Business Liaison Unit has been established within The Treasury to engage with business on a regular basis and provide updates to government on crucial issues 	<p>treasury.gov.au/policy-topics/business-and-industry/coronavirus-business-liason-unit</p>

State-specific

New South Wales

What's available?	Further information, eligibility criteria and how to apply
<p>Working for NSW fund</p> <ul style="list-style-type: none"> the \$1 billion Working for NSW fund is designed to sustain business, create new jobs and retrain employees the fund is already being put into action with 1000 new staff for Service NSW announced this week to be funded by the program the fund will comprise \$750 million in new funding and \$250 million announced last week for additional cleaning services part of this \$750 million in new funding includes access to grants of up to \$10,000 for small businesses impacted by the Coronavirus <ul style="list-style-type: none"> to be eligible, businesses must have between 1 and 19 employees and a turnover of more than \$75,000 	<p>nsw.gov.au/covid-19</p>
<p>Payroll tax waiver</p> <ul style="list-style-type: none"> \$450 million for the waiver of payroll tax for businesses with payrolls of up to \$10 million for 3 months (the rest of 2019-20) this means these businesses will save a quarter of their annual payroll tax bill in 2019-20 	<p>nsw.gov.au/covid-19</p>
<p>Deferral of Gaming Tax</p> <ul style="list-style-type: none"> deferral of gaming tax for clubs, pubs and hotels, and lotteries tax for 6 months, conditional on these funds being used to retain staff this improves liquidity and helps these businesses stay afloat 	<p>nsw.gov.au/covid-19</p>
<p>Deferral of the Parking Space Levy</p> <ul style="list-style-type: none"> deferral of the parking space levy for 6 months 	<p>nsw.gov.au/covid-19</p>
<p>Deferral of rent for commercial tenants in all Government-owned properties</p> <ul style="list-style-type: none"> deferral of rents for 6 months for commercial tenants with less than 20 employees in all Government-owned properties 	<p>nsw.gov.au/covid-19</p>
<p>Extension of Construction site hours</p> <ul style="list-style-type: none"> construction sites can now operate on weekends and public holidays under new rules introduced by the NSW Government to support the industry during the COVID-19 pandemic 	<p>nsw.gov.au/covid-19</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Free TAFE NSW courses</p> <ul style="list-style-type: none"> ▪ a suite of 21 fee-free TAFE NSW short courses are available online to anyone across the state who wants to upskill for the future ▪ courses include: <ul style="list-style-type: none"> - eMarketing for Small Business - Engaging Customers Using Social Media - Writing and Presentation Skills - Computing Skills - Team Leader Skill Set - Administration Skills for Team Leaders 	<p>tafensw.edu.au or call 131 601</p>

Victoria

What's available?	Further information, eligibility criteria and how to apply
<p>Payroll Tax Refund</p> <ul style="list-style-type: none"> ▪ businesses with annual taxable wages up to \$3 million will have their payroll tax for the 2019-20 financial year waived. This will support 24,000 businesses and up to 400,000 workers ▪ the State Revenue Office will directly contact eligible businesses to reimburse them for payroll tax already paid in the financial year ▪ eligible businesses must continue to lodge returns but do not need to make further payments for this financial year ▪ these businesses can also defer paying payroll tax for the first quarter of the 2020-21 financial year 	<p>sro.vic.gov.au</p>
<p>Liquor licence fees waived</p> <ul style="list-style-type: none"> ▪ renewable liquor licence fees for 2020 will be waived ▪ businesses that have already paid will be reimbursed ▪ the State Revenue Office will administer the reimbursement, regardless of whether the licence fee was paid to it or the Victorian Commission for Gaming and Liquor Regulation 	<p>sro.vic.gov.au</p>
<p>Business Support Fund</p> <ul style="list-style-type: none"> ▪ the \$500 million Business Support Fund will support the hardest hit sectors, including hospitality, tourism, accommodation, arts and entertainment, and retail ▪ the Government will work with the Victorian Chamber, Australian Hotels Association and Australian Industry Group to deliver the Fund, which will help these businesses – which may not be eligible for payroll tax refunds due to their size – survive and keep people in work 	<p>business.vic.gov.au</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Working for Victoria Fund</p> <ul style="list-style-type: none"> under the \$500 million Working for Victoria fund, displaced workers will be eligible to apply for different types of work this presents opportunities for paid work and an opportunity to contribute to Victoria's ability to manage this event and support the community some displaced workers will have skills that can be readily transferred to new roles the Government can also assist skills development or help people in obtaining immediate accreditation to commence work the Government will work across the public sector, local government, the not-for-profit sector and key private sector employers to facilitate job matching 	<p>vic.gov.au/workingforvictoria</p>
<p>Land tax deferral</p> <ul style="list-style-type: none"> landowners that have at least one non-residential property and total taxable landholdings below \$1 million have the option of deferring their 2020 land tax payment until after 31 December 2020 the State Revenue Office will contact all taxpayers who are eligible for this deferral 	<p>sro.vic.gov.au</p>
<p>Fast tracking outstanding supplier invoices</p> <ul style="list-style-type: none"> the Government will pay all outstanding supplier invoices within five business days – releasing up to \$750 million into the economy earlier 	<p>sro.vic.gov.au</p>
<p>Rent relief for commercial tenants in government buildings</p> <ul style="list-style-type: none"> the Government will work directly with commercial tenants in government buildings who can apply for rent relief 	<p>sro.vic.gov.au</p>

Queensland

What's available?	Further information, eligibility criteria and how to apply
<p>\$950 million payroll tax relief</p> <ul style="list-style-type: none"> Immediate payroll tax refunds will be provided for COVID-19 affected businesses. Eligible businesses can also apply for deferral until the end of 2020 and a payroll tax holiday for 3 months <p>Small and medium businesses</p> <p>All small and medium businesses (annual payrolls of \$6.5 million or less) in Queensland will be eligible for:</p> <ul style="list-style-type: none"> a 2-month refund of payroll tax, giving an average of nearly \$9,000 cash a 3-month payroll tax holiday, saving an average of \$13,360 deferral of all payroll tax payments for the rest of 2020 	<p>business.qld.gov.au</p>
<p>\$500 million worker retraining and assistance</p> <ul style="list-style-type: none"> up to \$500 million will be spent to assist workers who lose their job or income with retraining, job-matching and other help to transition into jobs in the industries that are vital to get Queensland through this crisis – such as health care, agriculture, food production, transport, cleaning and mining this support will have a strong focus on online training to help workers and small businesses make that transition businesses that need access to skilled labour to meet demand will also receive assistance under this initiative 	<p>business.qld.gov.au</p>

What's available?	Further information, eligibility criteria and how to apply
<p>\$500 million COVID-19 jobs support loans</p> <ul style="list-style-type: none"> a loan facility of at least \$500 million, interest free for the first 12 months, is being created to support Queensland businesses impacted by COVID-19 to retain employees and maintain operations the concessional loan facility comprises low interest loans of up to \$250,000 for carry on finance with an initial 12-month interest free period for businesses to retain staff 	<p>business.qld.gov.au</p>
<p>\$1 billion Industry Support Package</p> <ul style="list-style-type: none"> the Industry Support Package will assist large businesses through this period to ensure they will be able to scale up and service the community when economic activity improves. the package will be focussed to support businesses: <ul style="list-style-type: none"> which make a significant contribution to Queensland that employ people in Queensland at scale which are significant in a regional context that can make a key contribution to a rapid response by the economy as conditions improve which are significantly impacted as a result of COVID-19 to leverage current support measures and those available from other jurisdictions 	<p>business.qld.gov.au</p>
<p>\$100 million electricity bill relief for small and medium businesses</p> <ul style="list-style-type: none"> sole traders, small and medium businesses will get a \$500 rebate on their power bill any business consuming less than 100,000 kilowatt hours will receive the rebate, which will be automatically applied on business electricity bills 	<p>business.qld.gov.au</p>
<p>Fee waivers for tourism businesses</p> <ul style="list-style-type: none"> waiver of a range of fees, charges and levies to support tourism operators to continue to operate includes application and liquor licencing fees for businesses impacted by enforced shutdowns, registration renewal fees for Inbound Tour Operators, rebates on marina charges and passenger levies, and deferral of tourism lease rent payments 	<p>business.qld.gov.au</p>
<p>Supply chains support</p> <ul style="list-style-type: none"> for manufacturers and businesses having difficulties accessing supplies to continue to operate, employ and meet customer needs, we are identifying alternative suppliers of Queensland manufactured goods and services which are vital for businesses 	<p>business.qld.gov.au</p>
<p>Trading hours</p> <ul style="list-style-type: none"> businesses that mainly sell food or groceries can open for longer to enable people to obtain essential groceries 	<p>business.qld.gov.au</p>
<p>Government premises rent relief</p> <ul style="list-style-type: none"> 6 months relief for businesses renting government premises 	<p>business.qld.gov.au</p>
<p>Financial resilience counselling and webinars</p> <ul style="list-style-type: none"> SMEs can access financial counsellors to get a better understanding of their financial position and viability and gain assistance in developing and implementing plans to improve their financial situation TAFE Queensland is also offering webinars to help businesses identify risks, build financial skills and plan to mitigate the impact of COVID-19 	<p>business.qld.gov.au</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Mentoring and one-on-one support</p> <ul style="list-style-type: none"> the Mentoring for Growth program has mentors ready to provide tailored support to impacted small businesses, including financial mentoring and business planning 	<p>business.qld.gov.au</p> <p>Small Business Hotline on 1300 654 687</p>
<p>ATO temporary shopfront</p> <ul style="list-style-type: none"> dedicated staff specialising in assisting small businesses will be set up in Cairns 	<p>ato.gov.au</p>

Australian Capital Territory

What's available?	Further information, eligibility criteria and how to apply
<p>Food business registration, outdoor dining and liquor licensing fees</p> <ul style="list-style-type: none"> off licenced venues with gross liquor purchase value of below \$3 million per annum and licenced venues will receive a 12-month waiver of their food business registration and liquor licencing fees from 1 April 2020 outdoor dining fees for 2020-2021 will also be waived in cases where food business registration has been prepaid for more than 1 year in advance, an additional 12 months will be added to the license <p>Businesses do not need to contact Access Canberra or the Health Protection Service for this waiver to occur</p> <p>This support will be applied automatically as part of the normal annual fee licencing process</p>	<p>covid19.act.gov.au</p>
<p>Other business fee waivers</p> <ul style="list-style-type: none"> the government will waive fees for 12 months from 1 April 2020 for businesses that require an infection control licence such as beauty therapists, nail salons, tattoo parlours and dentists <p>Businesses do not need to contact Health Protection Services, this will automatically happen as part of the normal licencing process</p>	<p>covid19.act.gov.au</p>
<p>Vocational Education and Training - Skills</p> <ul style="list-style-type: none"> the ACT Government is providing support for the Vocational Education and Training Sector by increasing subsidies for apprenticeships and traineeships and other VET students to access nationally recognised training in areas linked to skills needs across a range of industries subsidies are provided directly to Registered Training Organisation and skills Canberra will make these adjustments automatically <p>No application required</p>	<p>covid19.act.gov.au</p>
<p>CIT investment</p> <ul style="list-style-type: none"> the government will fast track CIT's Study Work Anywhere Any Time project to help CIT move its teaching and learning online by July 2020 the expertise required to implement this project will be sourced from local SMEs, which will support the local industry and help keep high value technology skills in the region 	<p>covid19.act.gov.au</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Supporting community clubs and the Casino Canberra</p> <ul style="list-style-type: none"> ▪ an additional payment of \$1.5 million will be made, as well as the existing \$1.8 million in the Diversification and Sustainability Support Fund freed up to keep staff employed. A total of \$3.3 million is available for distribution to clubs ▪ the government will provide further support to community clubs and Casino Canberra, to enable them to keep staff employed as they adjust to the physical distancing measures. Measures include: <ul style="list-style-type: none"> – providing gaming machine licensees with the opportunity to access a payment of \$15,000 per authorisation if they voluntarily surrender gaming machine authorisations; – a waiver/refund of gaming machine tax liabilities for clubs for March 2020 gaming activity (for clubs that pay tax monthly) or gaming activity in the first quarter of 2020 (for clubs that pay tax quarterly); and – providing clubs with a rebate of fixed water and sewerage charges on their Icon Water bills for the next two quarters – a waiver/refund of the annual licence fee and gaming tax liabilities for March 2020 activity for Casino Canberra ▪ clubs will also benefit from additional business supports and measures in this package <ul style="list-style-type: none"> – clubs interested in the opportunity to access payments to voluntarily surrender gaming machine authorisations should contact the Liquor, Racing and Gaming Policy team at: LRGPolicy@act.gov.au – the waiver or refund of gaming tax liabilities will be administered through existing channels related to gaming machine tax collection (further detail will be provided shortly about the process for facilitating the refund of payments already made) – Icon Water will automatically apply rebates to water and sewerage bills ▪ additionally, amendments will be made to relevant legislation to allow payment of award wages to staff to be claimed as community contributions where an emergency declaration has been made and provide incentives for clubs to prepare food for the vulnerable 	<p>covid19.act.gov.au</p>
<p>Support for the construction industry</p> <ul style="list-style-type: none"> ▪ businesses in the construction industry can defer their payroll tax liability for the 6 months from April to September 2020 to provide cashflow assistance to help them retain workers ▪ no interest will be charged on deferred amounts until 1 September 2020, at which point the Government will assess the impacts of COVID-19 and determine if a further deferral period is required ▪ to access the deferral, Businesses will need to complete a simple online application form (available soon) on the ACT Revenue Office website ▪ the government will also continue to fast track development application approvals to allow work to continue in the ACT's construction sector 	<p>covid19.act.gov.au</p>
<p>Electricity rebates</p> <ul style="list-style-type: none"> ▪ small business owners with electricity usage below 100 megawatts per year will see rebates of \$750 automatically applied to their next electricity bill in around June or July 2020 ▪ the rebate will apply regardless of whether customers are on standing or market offers ▪ businesses do not need to contact their electricity supplier as this will be automatically applied 	<p>covid19.act.gov.au</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Rideshare and taxi fees</p> <ul style="list-style-type: none"> ▪ the Rideshare vehicle licence fee will be waived for 12 months for rideshare operators from 1 April 2020 as part of the normal licencing processes ▪ in cases where licences have already been prepaid 12 months in advance, an additional 12 months credit will be added to the license at the next due date ▪ the ACT Government will waive all government leased taxi plate fees, including wheelchair accessible taxis to help support this vital service ▪ these fees will be waived automatically ▪ the government will also provide a one-off payment of up to \$5,000 to taxi operators who lease their taxi plates from private owners <ul style="list-style-type: none"> - this level of support is in line with that already being provided to taxi operators who lease government issued plates in the Territory ▪ Taxi operators who lease their taxi plates from private owners will need to email Access Canberra for these payments to be progressed <ul style="list-style-type: none"> - an application form is available on the Access Canberra website 	<p>covid19.act.gov.au</p> <p>accesscanberra.act.gov.au/app/home</p>
<p>6-month waiver of payroll tax</p> <ul style="list-style-type: none"> ▪ all businesses whose operations are directly affected by the 'prohibited activities list' such as gyms and indoor sporting venues, cinemas, beauty therapists and nail salons will be eligible to receive a 6-month waiver of payroll tax from April to September 2020 ▪ businesses will need to complete a simple online application form on the ACT Revenue Office website to confirm their eligibility ▪ for those who lodge their payroll tax return monthly, the first waiver will be applied to the March payroll tax return, which is usually payable by 7 April ▪ for those who lodge their payroll tax return annually, the first waiver will be applied to their account when their return is received at the end of the 2019-20 financial year 	<p>covid19.act.gov.au</p> <p>revenue.act.gov.au/payroll-tax/waiver</p>
<p>Payroll tax deferral</p> <ul style="list-style-type: none"> ▪ all ACT businesses with Australia-wide wages of up to \$10 million can defer their 2020-21 payroll tax, interest free until 1 July 2022 ▪ businesses will need to complete a simple online application form to confirm their eligibility by visiting the ACT Revenue Office website at: www.revenue.act.gov.au ▪ eligible businesses will need to lodge their payroll tax returns as normal but will not be required to make the associated payment at the usual time <ul style="list-style-type: none"> - if the deferred amount is paid before 1 July 2022, no interest will be charged - interest will be applied to any outstanding deferred amounts from 1 July 2022 ▪ for those who lodge their payroll tax assessment monthly, deferral can commence for their July 2020 payroll tax liability, which is usually payable by 7 August ▪ for those who lodge their payroll tax assessment annually, they can defer payment of their full 2020-21 payroll tax liability, which is usually payable in July 2021 	<p>covid19.act.gov.au</p> <p>revenue.act.gov.au</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Commercial general rates</p> <ul style="list-style-type: none"> ▪ commercial property owners with an Average Unimproved Value below \$2 million on their property are eligible for a rebate on their commercial rates fixed charge ▪ commercial rate payers will receive a credit of \$2,622 (equivalent to the annual fixed charge) to their 2019-20 general rates, in quarter four. This will be applied automatically ▪ where rate payers have paid in full or have a quarter bill less than the credit, they will be eligible for a refund. Businesses will need to complete a simple online application form (which will be available soon on the ACT Revenue Office website) to apply for a refund ▪ commercial property owners will also not receive an increase on their 2020-21 Fire and Emergency Services Levy ▪ the government will reduce pressure on commercial property owners by deferring issuing commercial general rates notices for 2019-20 quarter 4 instalments by 4 weeks. Notices will be payable a month after the date of issue ▪ this will provide immediate cash flow assistance to commercial property owners ▪ to access this deferral, property owners will need to complete a simple online application form (available soon) on the ACT Revenue Office website 	<p>covid19.act.gov.au</p> <p>revenue.act.gov.au</p>
<p>Commercial tenancy relief</p> <ul style="list-style-type: none"> ▪ the government has taken extensive steps to develop a scheme that provides relief for business tenants and owner-operated commercial properties ▪ there are three broad categories of business emerging through COVID-19: <ul style="list-style-type: none"> - Category 1 - Those who have been partially or not affected; - Category 2 - Those who have been significantly affected (at least 30 per cent reduction in business income); and - Category 3 - Those who have to shut-down operations due to COVID-19 health restrictions ▪ support is being provided through ensuring that the deferral or waiver of rates is targeted based on need which is assessed as per the above and will be targeted at properties with small AUVs ▪ commercial landlords will need to play their part, cost-sharing or the deferrals of losses will be shared between Government, landlords, tenants and financial institutions <ul style="list-style-type: none"> - landlords and tenants should work together to reach an agreement that allows the business to bounce-back when the time is right - the ACT Government will appoint a Commercial Tenancy Mediator (Business Commissioner) to support and encourage commercial landlords and tenants to engage and negotiate mutually agreeable outcomes - further details on this role are to be announced shortly 	<p>covid19.act.gov.au</p>
<p>Rental relief to tenants of ACT Government owned properties</p> <ul style="list-style-type: none"> ▪ the ACT Government will review rent charges for commercial tenants of ACT Government properties whose operations have been significantly impacted by COVID-19 ▪ commercial tenants that can demonstrate this may receive rental relief for up to 6-months from 1 April 2020 will need to email ACT Property Group at: ACTPGExecutiveSupport@act.gov.au 	<p>covid19.act.gov.au</p>
<p>Business Liaison Team</p> <ul style="list-style-type: none"> ▪ a business liaison phone line has been created to assist businesses understand the support available to them through the ACT Economic Survival Package and practical advice for businesses operating through changed arrangements due to COVID-19 	<p>Call 02 6205 0900</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Canberra Business Advice and Support Service</p> <ul style="list-style-type: none"> ▪ small businesses impacted by the recent extreme events in our community, including the recent bushfire and health emergencies, can now access the Canberra Business Advice and Support Service ▪ the service supports small businesses to address the impact of recent events on their business and provide one-on-one business management advice ▪ business owners can receive up to four hours of fully subsidised, tailored advice and access online business development resources 	<p>Call 02 6297 3121 to make a booking</p>

South Australia

What's available?	Further information, eligibility criteria and how to apply
<p>Payroll tax relief</p> <ul style="list-style-type: none"> ▪ business groups with annual Australian wages of up to \$4 million will receive a 6-month payroll tax waiver. Eligible business groups will not be required to pay any payroll tax in the months of April to September 2020 ▪ business groups with annual Australian wages above \$4 million that can demonstrate they have been significantly impacted by COVID 19 will, upon application, be able to defer payroll tax payments for the 6 months from April to September 2020 ▪ for these eligible business groups, payroll tax payments that were due to be paid from April to September will now be due from October 2020 	<p>treasury.sa.gov.au/Growing-South-Australia/stimulus-measures-to-support-businesses-and-the-community-impacted-by-covid-19</p> <p>revenuesa.sa.gov.au/grants-and-concessions/covid19-relief</p>
<p>Land Tax Package</p> <ul style="list-style-type: none"> ▪ from July, the South Australian Government's significant land tax reforms will begin, delivering \$189 million in savings to investors and landlords over the next 3 years ▪ under the new measures, businesses and individuals paying land tax quarterly in 2019-20 will be able to defer payment of their remaining 2019-20 land tax payments for 6 months ▪ in addition, the Government will increase the existing land tax transition fund relief 	<p>treasury.sa.gov.au/Growing-South-Australia/stimulus-measures-to-support-businesses-and-the-community-impacted-by-covid-19</p> <p>revenuesa.sa.gov.au/grants-and-concessions/covid19-relief</p>
<p>Job Accelerator Grants</p> <ul style="list-style-type: none"> ▪ the Government is relaxing the existing Job Accelerator Grant (JAG) criteria requiring an employer to have maintained their overall employment levels to be eligible for their second JAG payment. The Government understands that due to the impact of COVID-19, some employers may not be able to meet this criteria 	<p>treasury.sa.gov.au/Growing-South-Australia/stimulus-measures-to-support-businesses-and-the-community-impacted-by-covid-19</p> <p>revenuesa.sa.gov.au/grants-and-concessions/covid19-relief</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Liquor licensing fees</p> <ul style="list-style-type: none"> the Government will provide a waiver of annual liquor licencing fees for 2020-21 for the following liquor licence categories: <ul style="list-style-type: none"> On Premises Residential Restaurant & Catering Club Liquor Production & Sales Small Venue holders of a General and Hotel licence who have a bottle shop will receive reduced fees, or a full waiver if they do not have a bottle shop packaged Liquor Sales licence fee will not be reduced or waived licensees who believe that they should receive a discount may still apply for a fee reduction through the CBS website from 1 June 	<p>treasury.sa.gov.au/Growing-South-Australia/stimulus-measures-to-support-businesses-and-the-community-impacted-by-covid-19</p> <p>cbs.sa.gov.au/liquor-licence-holders-and-covid-19</p>
<p>Cost of living concession</p> <ul style="list-style-type: none"> the Government will also provide a once off boost of \$500 and bring forward the 2020-21 Cost of Living Concession for households who are receiving the Centrelink JobSeeker Payment, assisting those who are unemployed or lose their jobs as a result of the coronavirus restrictions for eligible homeowners, their 2020-21 payment of \$215.10 will now become \$715.10, and eligible tenants will receive \$607.60 	<p>treasury.sa.gov.au/Growing-South-Australia/stimulus-measures-to-support-businesses-and-the-community-impacted-by-covid-19</p> <p>sa.gov.au/topics/care-and-support/concessions-and-grants/concessions</p>

Western Australia

What's available?	Further information, eligibility criteria and how to apply
<p>Payroll grant payments</p> <ul style="list-style-type: none"> \$17,500 grants for small businesses with a payroll between \$1 million and \$4 million 	<p>smallbusiness.wa.gov.au/blog/wa-coronavirus-relief-package</p>
<p>Rental payments</p> <ul style="list-style-type: none"> the WA Government will waive rental payments for small businesses and not-for-profit groups in State Government-owned buildings for 6 months 	<p>smallbusiness.wa.gov.au/blog/wa-coronavirus-relief-package</p>
<p>Utility payments</p> <ul style="list-style-type: none"> one-off \$2,500 credit on electricity bills for small businesses that consume less than 50MWh per annum power and water disconnections will not occur and interest will not be charged on deferred payments until 30 September for small businesses facing financial difficulty due to COVID-19 note, this applies to Synergy and Horizon Power customers 	<p>smallbusiness.wa.gov.au/blog/wa-coronavirus-relief-package</p> <p>horizonpower.com.au/manage-my-account/keeping-connected/#for-business</p> <p>synergy.net.au/About-us/News-and-announcements/Media-releases/Synergys-response-to-COVID-19</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Payroll tax</p> <ul style="list-style-type: none"> the \$1 million payroll tax threshold (announced in October 2019) will be brought forward by 6 months to 1 July 2020 payroll tax will be waived for 4 months for businesses with annual wages under \$7.5 million (note: this replaces the previous payroll deferral measure which was announced) affected businesses can apply for interest free payment arrangements and for late payment penalties to be waived for a range of taxes and duties, including payroll tax, transfer duty, landholder duty, vehicle licence duty or land tax a range of business licence fees have been waived, including liquor licence renewal fees for 2020, which will be waived and refunds given to businesses that have already paid 	<p>smallbusiness.wa.gov.au/blog/wa-coronavirus-relief-package</p>
<p>Rent relief for WA Government commercial tenants</p> <ul style="list-style-type: none"> the WA Government will waive rental payments for small businesses and not-for-profit groups in State Government-owned buildings for 6 months to help these lease holders respond to the impacts of COVID-19 	<p>smallbusiness.wa.gov.au/blog/wa-coronavirus-relief-package</p>

Northern Territory

What's available?	Further information, eligibility criteria and how to apply
<p>Home Improvement Scheme</p> <ul style="list-style-type: none"> a new \$30 million Home Improvement Scheme. The scheme will help fast-track around 5,000 screwdriver-ready projects in Territory homes if you are a NT business, you can apply to supply goods and services to businesses, not-for-profits and homeowners under the scheme 	<p>businessrecovery.nt.gov.au/businesses</p> <p>businessrecovery.nt.gov.au/tradie-contractor</p>
<p>Business Improvement Grant</p> <ul style="list-style-type: none"> all Territory businesses will be able to access a \$10,000 grant for work valued at more than \$10,000, the co-contribution by the Territory Government is limited to \$10,000 on a dollar-for-dollar basis up to a maximum grant of \$20,000 	<p>businessrecovery.nt.gov.au/businesses</p> <p>businessrecovery.nt.gov.au/businesses/business-improvement-grant</p>
<p>Small Business Survival Fund</p> <ul style="list-style-type: none"> this fund is specifically targeted at supporting industries such as retail, hospitality, tourism and entertainment businesses eligible businesses will be able to apply for two payments: <ul style="list-style-type: none"> an immediate survival payment of between \$2,000 and \$50,000 to help offset the immediate cost pressures on businesses a rapid adaption payment of between \$1,000 and \$5,000 to help businesses make the necessary changes they need to help adapt to the new operating environment 	<p>businessrecovery.nt.gov.au/businesses</p> <p>businessrecovery.nt.gov.au/businesses/small-business-survival-fund</p>
<p>Territory Jobs Hub</p> <ul style="list-style-type: none"> the NT Government is supporting Territory workers impacted by coronavirus (COVID-19) to connect with local businesses and find new employment the Territory Jobs Hub helps businesses to connect with people looking for work, including casual and contract work 	<p>businessrecovery.nt.gov.au/businesses</p> <p>nt.gov.au/industry/support-for-business/programs-and-initiatives/territory-jobs-hub</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Not-for-profit / community organisations</p> <ul style="list-style-type: none"> grants of up to \$100,000 will be given to Northern Territory (NT) not-for-profit and community organisations to engage local businesses to do repairs, renovations and upgrades to their property and facilities these are for permanent physical improvements to land and / or buildings the first \$50,000 will be paid as a grant without you needing to co-contribute the NT Government will also match any renovation costs that exceed \$50,000 on a dollar-for-dollar basis up to a maximum total of \$100,000 	<p>businessrecovery.nt.gov.au/not-for-profit-and-community-organisation</p>
<p>Tradies / contractors</p> <ul style="list-style-type: none"> if you are a NT tradie or contractor, you can apply to supply goods and services to businesses, not-for-profits and homeowners under the scheme this means you can register to be listed as an eligible business that provides services under the following: <ul style="list-style-type: none"> home Improvement Scheme business Improvement Grants immediate Work Grants 	<p>businessrecovery.nt.gov.au/tradie-contractor</p>

Tasmania

What's available?	Further information, eligibility criteria and how to apply
<p>Business continuity grant</p> <ul style="list-style-type: none"> one-off grants of up to \$750 are available for eligible applicants through the business continuity grant 	<p>business.tas.gov.au/covid-19_business_support_packages</p>
<p>Business support loan scheme</p> <ul style="list-style-type: none"> loans from \$20,000 up to \$250,000 are available to assist eligible businesses for the purpose of supporting business continuity, viability and sustainability during the Coronavirus period 	<p>business.tas.gov.au/covid-19_business_support_packages</p>
<p>Business vehicle registration relief</p> <ul style="list-style-type: none"> small businesses looking to suspend activity due to the COVID-19 business downturn and trading restrictions can apply to the Registrar of Motor Vehicles to freeze their business vehicle registrations for both light and heavy vehicles 	<p>business.tas.gov.au/covid-19_business_support_packages</p>
<p>Culture and creative industries stimulus package</p> <ul style="list-style-type: none"> arts Tasmania is administering new funding of \$1.5 million and introducing new operational measures of over \$2 million to support the individuals and organisations leading Tasmania's renowned cultural sector 	<p>business.tas.gov.au/covid-19_business_support_packages</p>
<p>Primary healthcare grant program</p> <ul style="list-style-type: none"> to assist general practices and community pharmacies to support continued delivery of primary health services during the COVID-19 pandemic, grants of up to \$10,000 are available as one off support payments 	<p>business.tas.gov.au/covid-19_business_support_packages</p>

What's available?	Further information, eligibility criteria and how to apply
<p>Small business emergency support grant</p> <ul style="list-style-type: none"> to assist affected small businesses in the identified severely impacted industries, grants of up to \$2,500 are available through the Department of State Growth as one-off emergency support payments 	business.tas.gov.au/covid-19_business_support_packages
<p>Small business hardship grant</p> <ul style="list-style-type: none"> businesses seeking this large grant should first apply for the Small Business Emergency Support Grant details of the \$15,000 Small Business Financial Hardship Grant will be announced in due course along with the application process 	business.tas.gov.au/covid-19_business_support_packages

Looking after your mental health.

Feelings of worry and anxiety can be expected during stressful events, however, it is important that during this challenging time we are aware of the resources available to help manage our mental health and wellbeing.

Below are a list of useful organisations that may be helpful:

What's available?	Where is it available?
Emergency	000
Australian Psychological Society	1800 333 497
Lifeline	13 11 14
Kids Helpline	1800 55 1800

What's available?	Where is it available?
Beyond Blue	1300 224 636
Mensline	1300 789 978
Relationships Australia	1300 364 277
1800 RESPECT	1800 737 732