



Helping you navigate life pressures

A simple guide for Australia Post
team members and their loved ones



A message from Paul Graham CEO, Australia Post



Team,

Right now, we're all operating in an increasingly challenging environment. Recent global events, heightened uncertainty, rising fuel prices and interest rates, as well as the ongoing cost-of-living pressures are all adding to the mental load we carry around. While these pressures are being felt across many communities, households, and team members, please know that you're not facing this alone.

For some, these pressures are new. For others, they may be building on challenges that have been there for some time.

However you're experiencing this moment, it's important to know that support is available.

Financial and life pressures can affect our health, relationships and day-to-day wellbeing. They can also be hard to talk about. Knowing where to find support and having clear options can help when facing uncertainty.

This booklet brings together a range of practical, easy-to-access support, both within Australia Post and in the wider community, that is available to you and your family. It covers support options for financial and life pressures, wellbeing and mental health, personal safety, as well as a range of other support available. It's intended as a simple starting point, so you can find what's relevant to your circumstance, when you need it.

I encourage you to continue to Be a Friend across your team. Look out for one another, check in with teammates, and listen without judgement. Small acts of support can mean more than we realise.

If you're doing it tough, or starting to feel the pressure, please reach out to a trusted team member, your leader, or one of the services in this guide. Support is available and taking an early step can help keep things manageable.

Be safe, be kind.

Paul Graham
Chief Executive Officer
Australia Post

Help to stay on track

Safe to speak up and reach out

When you're under pressure, speaking to a team member, your leader, a friend or family member about how you're feeling can feel difficult.

You might be worried about being treated differently, or even just unsure of what to say. That's okay. Speaking up is a strength – you don't need the right words, and you don't need to wait until things feel serious to say something.

If someone opens up to you, listen and help connect them to support if needed. You don't need to have the answers – just Be a Friend.

If you'd rather talk to someone outside your circle, Australia Post's Employee Assistance Program (EAP) offers free, confidential support for a wide range of issues; including stress, money worries, family matters and work pressures. You can use it early, not only when things feel overwhelming.

Support is available for team members, contractors, licensees and their immediate family members through Converge International (EAP).

What EAP can help with (here are some examples)

- **Financial coaching:** professional guidance and financial education to help manage cost-of-living pressures, manage debt, and set realistic financial goals and plan for a secure financial future or retirement.
- **Lifestyle support:** support with sleep, nutrition, resilience, addictions and retirement.
- **Family support:** counselling and coaching for immediate family members.
- **Legal assist:** advice on family law, renting/tenancy, real estate, consumer and neighbourhood issues (two sessions; excludes employment law).
- **Employee / Manager / Career / Conflict Assist:** short-term coaching and support for personal and work-related issues.

Call **1300 687 327 (1300 OUR EAP)** or visit convergeinternational.com.au – live chat options also available.



Help with money worries

If money worries are making it hard to keep up with repayments or bills, there are services that can help you manage the situation and understand your options. For free money tools, tips and calculators visit moneysmart.gov.au.

Urgent help with money

In an emergency, there are services to help you with food, housing, bills and emotional support.

Don't know where to start? Call the free National Debt Helpline on 1800 007 007, open Monday to Friday, 9:30am to 4:30pm. Or live chat, Monday to Friday, 9:00am to 8:00pm.

Aboriginal and Torres Strait Islander peoples can call Mob Strong Debt Help free on 1800 808 488. The helpline is open Monday to Friday, 9:30am to 4:30pm.

Speak to your bank or bill providers early

If you can't keep up with your bills, mortgage or other loans, contact your bank or service provider as soon as possible. Banks offer financial hardship support, such as temporarily reducing, delaying or restructuring loan or credit card repayments. Other service and utility providers also help with payment extensions, instalment plans, or access to state-based utility rebates or vouchers. The earlier you contact your bank and utility providers, the quicker the additional support and payment options can be offered to you.

Save on everyday costs

Post Perks – discounts to help you save

Post Perks offers Australia Post team members discounts to help you save on everyday spending. There are hundreds of retailers, including discounted eGift Cards that commonly range from 3% to 6%+ (offers change over time).

Savings are available across groceries, fuel and transport, and everyday essentials for families and pets.

How to access Post Perks from any device



Visit postperks.com.au



Log in with your Australia Post Microsoft account



Click **Discounts & Offers by Reward Gateway**



Ampol

Save 5%

in Automotive



Shell

Save 3%

in Automotive



7 Eleven

Save 1.5%

in Groceries & Food



EG eGift Card

Save 3%

in Automotive



Woolworths

Earn 4%

in Groceries & Food



Download the app for the best experience

Most team members use the app (currently SmartSpending, soon to be renamed Engage). The name and look will change, but discounts and functionality stay the same.



[Download](#)



[Download](#)

Need help with Post Perks?

Call the Helpdesk (24/7) on 1300 900 186, or live chat in the app.



Superannuation advice and support

Financial advice and general questions about your super

General questions are usually free through your super fund call centre. Many funds also offer at least one free or low-cost personal advice appointment. If you think financial advice could help you, ask your fund what's available. If you are an Australia Post Super Scheme (APSS) member with Australian Retirement Trust, personal financial advice is provided to you at no cost.

Accessing superannuation while still working

If you are aged 60 or over, you may be able to access some of your super under specific conditions. There are also other limited circumstances where access may be available, such as severe financial hardship or certain compassionate grounds. Because eligibility depends on your personal situation, contact your super fund directly to check whether any of these options apply to you.

Who to contact

APSS members (Australian Retirement Trust)

www.australianretirementtrust.com.au or 13 11 84

AustralianSuper members

www.australiansuper.com.au/australiapost or 1300 300 336

Other funds

Contact your fund directly.

Confidential support to help you stay safe at work and at home

Some situations place people at risk, not just under strain. If you are experiencing family or domestic violence, sexual violence, coercive control or gender-based violence, confidential support is available.

Australia Post can help with practical workplace support, time away from work, and access to specialist services – you don't have to manage this alone.

You can talk to your manager, contact People Services, or reach out directly to the EAP. Support is confidential, and you can choose what feels safest for you.

- **Paid Family & Domestic Violence Leave** – up to 20 days per year, with a focus on privacy and minimising barriers to accessing support.
- **EAP Domestic & Family Violence Helpline** – confidential, specialist support via Converge (1300 338 465).
- **Workplace safety and flexibility support** – including flexible work arrangements and workplace safety planning.
- **External specialist services** – including 1800 RESPECT (1800 737 732) and other state-based supports, if you prefer independent help.



Quick contacts

In an emergency call 000

Lifeline	13 11 14 (24 hours) or text 0477 13 11 14
EAP (Converge)	1300 687 327
Beyond Blue	1300 22 46 36 (24 hours)
EAP Domestic & Family Violence Helpline	1300 338 465
Relationships Australia	1300 364 277
Mensline Australia	1300 78 99 78
National Gambling Helpline	1800 858 858 A free and confidential helpline open 24 hours a day, 7 days a week
National Debt Helpline	1800 007 007

Visit the [Heath & Wellbeing Hub](#) to access a wide range of services, resources and detailed support designed to help you look after your health and wellbeing.

[View translated versions](#) of this guide: Vietnamese, Tagalog, Chinese (Mandarin), Hindi and Tamil.

Important note

The Australia Post Group does not endorse, guarantee or recommend any particular website, 'app', organisation, or superannuation provider outlined in this booklet. This list is provided purely for general information only and should not be considered financial advice as it does not take into account your personal circumstances or needs. Please obtain your own independent financial advice or contact your super fund directly for help.

