



# Understanding the NDIS

1

2

3

Booklet 1 of 3



## Booklet

# 1

### This booklet covers:

- understanding the NDIS
- applying for the NDIS
- supports and services funded by the NDIS.



# Please note: **COVID-19**

## **The NDIA has made some changes to the way we do things during the COVID-19 pandemic.**

Some of the things in this booklet might be slightly different to how you experience your NDIS journey now.

Some of the changes we have made include:

- You can get the access request form, and supportive evidence form online - so you do not have to go to your local NDIS office to apply.
- Your meetings with your Local Area Coordinator, early childhood partner or the NDIA will be held over the phone where possible. This includes planning and plan review meetings.
- The NDIA will contact you by phone to undertake your plan review and will discuss the option of having your plan in place for 24 months.
- You don't need to do anything if your plan is going to expire, it will be automatically extended for 12 months if we haven't been able to complete a plan review.
- Your plan is now more flexible. We have broadened our approach for low cost AT items and there's new line items added for supported independent living.

# How to use this booklet

This booklet will help you understand the National Disability Insurance Scheme (NDIS) and how it may help you.

You can share it with family and friends and take it to meetings.

**NDIS key words:** Some words we use to talk about the NDIS might be new to you, so we explain them along the way. These words are in **purple** text.

This is the first of three booklets in this series. Use this booklet together with booklets 2 and 3. We recommend you keep the three booklets together for easy reference.

## Booklet 1: Understanding the NDIS

### Understanding the NDIS

- Find out what the NDIS is, what support it provides and who you can contact for more information
- Understand the different roles of the NDIS, community and other government services
- Find out if you are **eligible**
- If you think you are eligible for the NDIS, find out what you need to do next
- Learn about the Participant Service Charter and what you can expect when you deal with the NDIS

### Applying for the NDIS

- Understand what information you need to provide
- Find out how eligibility decisions are made
- Find out about our timeframes for our process - set out under the Participant Service Guarantee.
- If you are not eligible for the NDIS, find out how to get help to access community and other government services

### Supports and services funded by the NDIS

- Find out what supports and services the NDIS fund
- Learn how the NDIS supports families and carers

## Booklet 2: Planning

- Getting ready for your planning meeting
- Creating an NDIS plan to pursue your goals
- Receiving your approved NDIS plan

## Booklet 3: Using your NDIS plan

- Understanding what's in your plan
- Learning how to use your plan
- Choosing and managing supports and services
- Reviewing your plan and progress

These booklets are available in different formats and in other languages. Visit [ndis.gov.au](https://www.ndis.gov.au) or call **1800 800 110** to request a copy.



# Understanding the NDIS

## What is the NDIS?

The NDIS is Australia's first national scheme for people with disability.

It moves away from the previous system of providing block funding to agencies and community organisations, to give funding directly to people with a disability.

There are about 4.3 million Australians who have a disability. Within the next five years, the NDIS will provide more than \$22 billion in funding a year to an estimated 500,000 Australians who have **permanent and significant disability**. For many people, it will be the first time they receive the **disability supports and services** they need.

The NDIS also provides people with disability, including those not **eligible** for funding, with information and connections to services in their communities. This includes connections to doctors, sporting clubs, support groups, libraries and schools, as well as providing information about what support is provided by each state and territory government.

## NDIS - What does it mean?

### N – National

The NDIS is available across Australia.

### D – Disability

The NDIS provides support to eligible people with intellectual, physical, sensory, cognitive and psychosocial disability. **Early intervention** supports can also be provided for eligible people with disability or children with developmental delay.

### I – Insurance

The NDIS gives Australians peace of mind that if they, their child or loved one is born with, or acquires a permanent and significant disability, they will get the support they need.

### S – Scheme

The NDIS is designed to help people get the support they need so their skills and independence improve over time. The NDIS is not a welfare system.

## NDIS key words:

### Eligible

To be eligible for the NDIS, a person must meet the age, residence, and disability or early intervention requirements, under the *National Disability Insurance Scheme Act 2013*.

### Permanent and significant disability

A permanent and significant disability means a disability is likely to be lifelong and has a substantial impact on a person's ability to complete everyday activities.

### Supports and services

Assistance or products that help a person to complete everyday tasks, to work or participate in the community, and reach their goals.

### Early intervention

Providing support to a person, either a child or an adult, as early as possible to reduce the impacts of the disability or developmental delay and build skills and independence.

## What can you expect?

Our Participant Service Charter sets out what you can expect from us at the National Disability Insurance Agency (NDIA) and our Partners in the Community organisations.

It provides overall principles for our interactions with you, and clear service standards and timeframes.

These are included in the proposed Participant Service Guarantee. You can view the Participant Service Charter and Participant Service Guarantee on the ndis website.



## What does the NDIS do?

### Provide funding to eligible people based on their individual needs

The NDIS provides **reasonable and necessary** funding to people with a permanent and significant disability to access the supports and services they need to live and enjoy their life. Every **NDIS participant** has an individual plan that lists their goals and funding.

NDIS participants use their funding to purchase supports and services to help them pursue their goals. Everyone has different goals. Goals might include things like volunteering, getting and keeping a job, making friends or participating in a local community activity. NDIS participants and their **nominee or third party decision makers** control the support they receive, when they receive it and who provides it.

The NDIS cannot fund a support that is:

- the responsibility of another government system or community service
- not related to a person's disability.

### Support communities to include all Australians with disability

People who are not eligible for the NDIS can still get help to access community and other government services. The NDIS can provide information and help connect people with disability, their families and carers to community and other government services. For many people, this will be all the support they need.

## Who is helping deliver the NDIS?

### The National Disability Insurance Agency

The National Disability Insurance Agency (NDIA) is the independent government organisation that runs the NDIS.

The NDIA makes decisions about whether someone is eligible to become an NDIS participant and, if so, how much funding they receive.

These decisions are based on legislation called the *National Disability Insurance Scheme Act 2013* which sets out:

- the eligibility requirements every NDIS participant must meet
- what supports and services are considered reasonable and necessary for the NDIS to fund.

### Partners in the Community

Partners in the Community are community-based organisations working with the NDIA to deliver the NDIS. These partners provide Early Childhood Intervention (ECI) or Local Area Coordination; some organisations provide both.

### Early childhood partners

Early childhood partners are local organisations we fund to deliver the early childhood approach. Our early childhood partners have teams of professionals with experience and clinical expertise in working with young children with development delay or disability and their families. We chose them as partners for their specialist skill-sets in early childhood intervention. They focus on delivering family-centred supports using a best-practice model.

### NDIS key words:

#### Reasonable and necessary

'Reasonable' means something fair and 'necessary' means something a person needs. The NDIS funds supports and services that relate to a person's disability to help them pursue their goals and meet their needs.

#### NDIS participant

People who apply and meet the access criteria for the NDIS are called participants.

#### Nominee or third party decision maker

A person who has been appointed by the participant or a court to act on behalf of, or make decisions on behalf of, a participant. This may include a child representative, correspondence nominee, plan nominee, a court-appointed decision maker or a participant-appointed decision maker.

#### Early childhood partners

Teams of allied health professionals and early childhood educators who are contracted to deliver the early childhood approach.

## Local Area Coordinators

Partners in the Community employ **Local Area Coordinators (LAC)**.

For most people aged seven years and older, an LAC will be their main point of contact for the NDIS.

An LAC will connect people with disability to supports, services, activities in their community and other government services. LACs also work in communities to help them become more accessible and inclusive for all people with disability.

### How do I find my local early childhood partner or LAC?

Visit [ndis.gov.au](https://www.ndis.gov.au) to search for offices in your area, or call **1800 800 110**.

## What about areas that don't have an early childhood partner or LAC?

Some areas in Australia may not have early childhood partners or LACs available. This may be in rural or remote parts of Australia. In this case, the NDIA may consider funding support coordination in a person's plan.

A **Support Coordinator** can help implement your plan and build your ability to connect with supports and services. Your NDIS Planner may also consider a Support Coordinator if your situation is more complex or you have specific goals you need help to pursue. Visit [ndis.gov.au](https://www.ndis.gov.au) for more information on Support Coordination.

## How we will work with you

The Participant Service Charter is based on five principles for our engagement with you. You will experience an NDIS service that is:

- Transparent
- Responsive
- Respectful
- Empowering
- Connected

To make sure we continue to deliver against these principles we measure them in the quarterly Participant Satisfaction survey.

“I've been able to go to the beach with the kids for the first time in 11 years, it's little things like that are giving us experiences to live a normal life.”

**Matthew, NDIS participant and father-of-two who received funding for a new wheelchair**

## NDIS key words:

### Local Area Coordinators (LAC)

People who help others understand and access the NDIS. They also work with NDIS participants to develop and use their NDIS plan.

### Support Coordinator

A person who helps a participant to understand and use NDIS funded supports in their plan to work towards reaching their goals.

They also help to build skills so the participant can use their plan more independently and connect with community supports and services. If a participant lives in an area where there are no LACs, or they have complex needs, their NDIS plan may include funding for a Support Coordinator.

Note: a Support Coordinator does not write NDIS plans.



# Check your eligibility

Complete the checklist below to find out if you might be eligible for the NDIS. Remember, this is only a guide. The final decision about your eligibility is up to the NDIA.

Question	Your answer
<p><b>1. Are you aged between 7 and 65?</b></p> <p>To access the NDIS you must be younger than 65 years old at the time you apply. The early childhood approach provides support for children younger than 7. Visit <a href="https://www.ndis.gov.au">ndis.gov.au</a> for more information.</p>	<p><b>Yes</b>, go to Question 2.</p> <p><b>No</b>, you will not be able to access the NDIS. You may be able to access other aged care supports. Visit <a href="https://www.myagedcare.gov.au">myagedcare.gov.au</a>.</p>
<p><b>2. Do you have Australian residency?</b></p> <p>To access the NDIS you must live in Australia and:</p> <ul style="list-style-type: none"> <li>• be an Australian citizen, or</li> <li>• be a permanent resident, or</li> <li>• hold a Protected Special Category visa.</li> </ul>	<p><b>Yes</b>, go to Question 3.</p> <p><b>No</b>, you will not be able to access the NDIS.</p> <p>An LAC or early childhood partner may be available to assist you to connect to community or other government services. If there are no LACs or early childhood partners in your area contact the NDIS on <b>1800 800 110</b>.</p>
<p><b>3. Do you usually need support from a person because of a permanent and significant disability?</b></p> <p>If you're not sure, an LAC, early childhood partner or NDIA staff member can help you answer this question.</p> <p>To access the NDIS, you need to have a permanent and significant disability that stops you from doing everyday things by yourself. This includes disabilities that are episodic, such as people who have a significant and lifelong psychosocial disability.</p>	<p><b>Yes</b>, an LAC, early childhood partner or NDIA staff member can support you to make an informed decision about whether to make an NDIS access request.</p> <p>They can also refer you to community or other government services and supports. See the diagram on the next page for more information.</p> <p><b>No</b>, go to Question 4.</p>
<p><b>4. Do you use special equipment because of a permanent and significant disability?</b></p> <p>This may include:</p> <ul style="list-style-type: none"> <li>• Special equipment (assistive technology).</li> <li>• Modifications to your home.</li> </ul>	<p><b>Yes</b>, you may be eligible for the NDIS. Find out how to apply at <a href="https://www.ndis.gov.au">ndis.gov.au</a></p> <p><b>No</b>, go to Question 5.</p>

## Question

### 5. Do you need some supports now to reduce your future needs?

To access the NDIS to receive early intervention supports, you must:

- have a permanent disability, or
- be a child younger than 7 with a significant developmental delay requiring a certain level of intervention.

There needs to be evidence that getting support now will help you by:

- preventing, reducing or alleviating the impacts of your disability or developmental delay
- building your skills and independence.

It must also be appropriate for the NDIS to fund these supports.

## Your answer

**Yes**, an LAC, early childhood partner or the NDIA can help you make an access request. Refer to the diagram on the next page for more information.

**No**, an LAC, early childhood partner or the NDIA may be available to assist you to connect to community or other government services.



“Because of intensive speech therapy, Callee is now starting to say a couple of words. The other day she went to say good night to my husband Jim, and she’d normally just put her head on him, but she said ‘bye Dad.’ ”

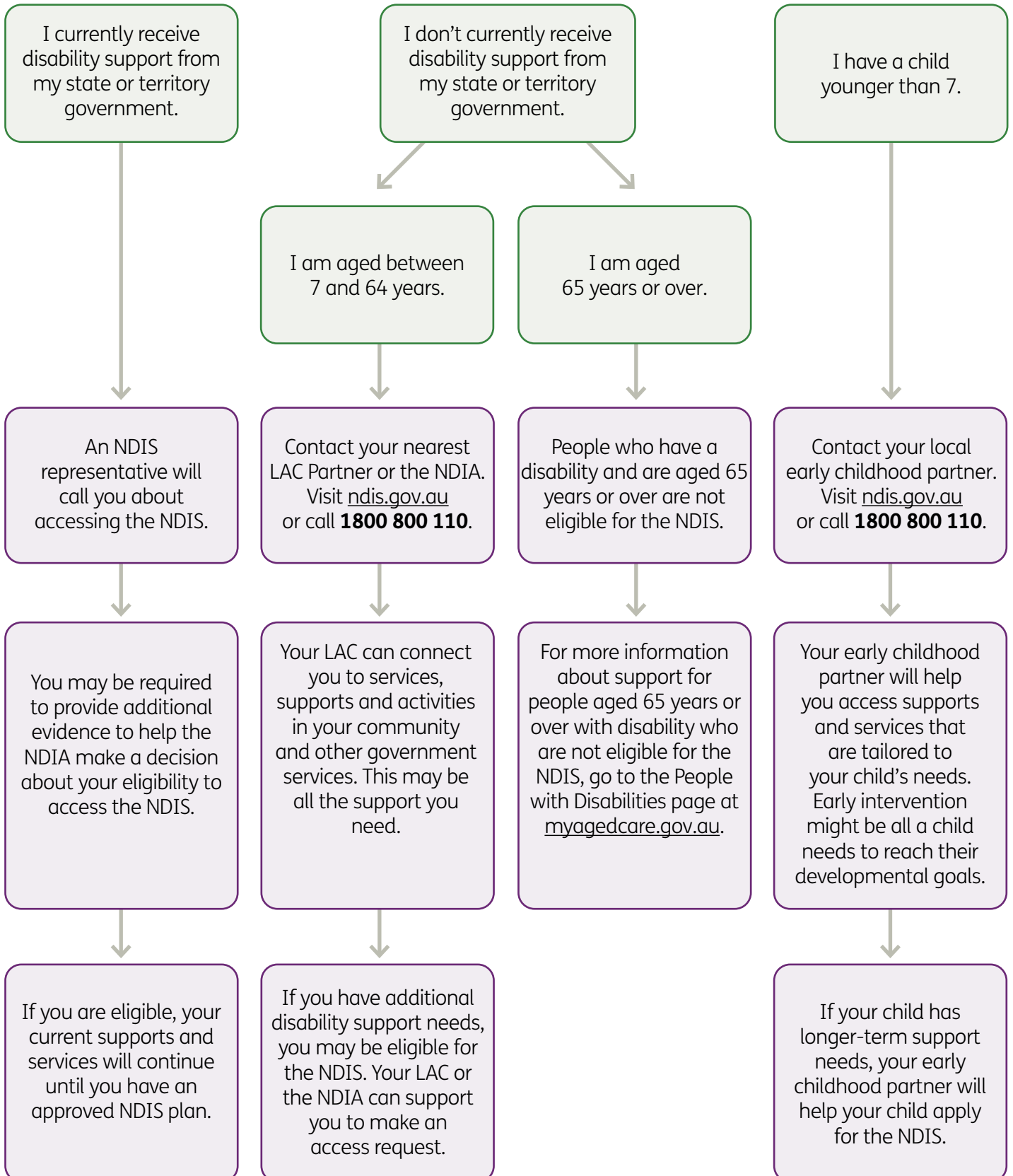
**Debbie, mum of Callee, NDIS participant**



# Applying for the NDIS

## Accessing the NDIS

After you have answered the questions on page 6, use the diagram below to help you understand the NDIS access process.



## What if I need help to apply?

If you have a legally-appointed representative, they can support you to apply or do this on your behalf. However, they will need to provide the NDIA with evidence of being your legally-appointed representative before they apply.

You can also ask a support person, such as a family member, friend or support worker, to help you apply. You will need to provide the NDIA with evidence that you have given your support person consent to apply on your behalf. You can provide evidence verbally, electronically or in writing, including by hand gesture, by talking to us, in an email or electronic voice signature.

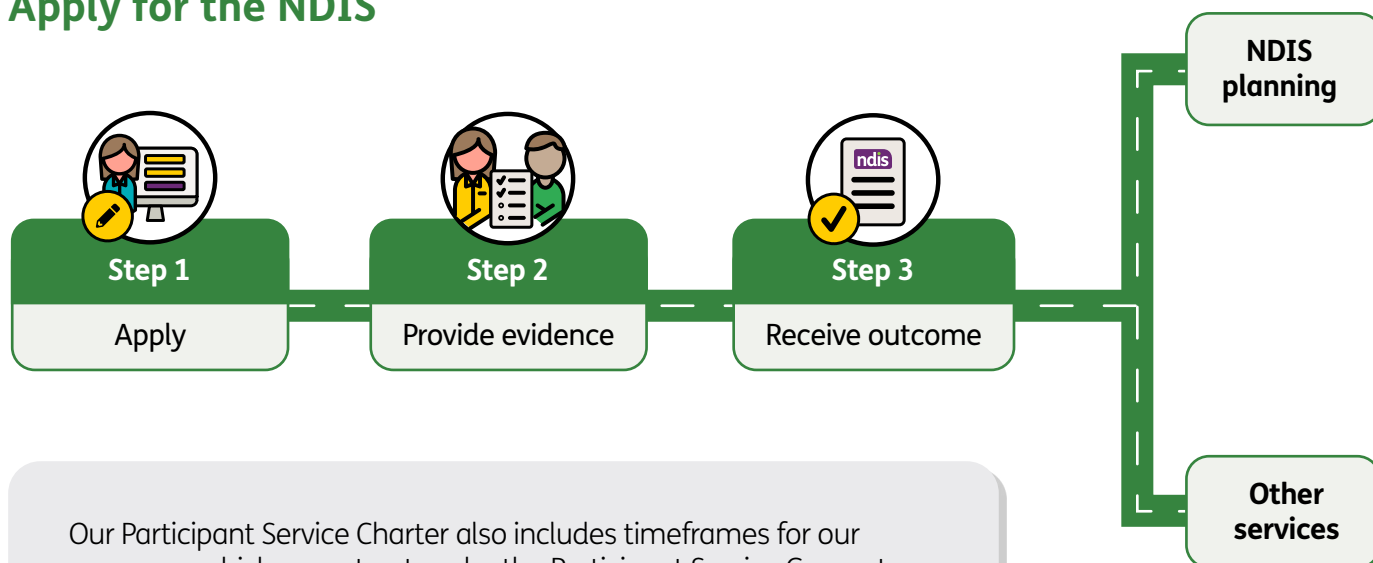
## What will I need to provide in my application?

You will need to provide information about yourself to show you meet the eligibility requirements for the NDIS. You can also give permission for someone you trust to provide information on your behalf.

You will be asked to provide the following information:

- your name, age, where you live and whether you have permission to live in Australia permanently
- evidence of your age and residence
- details and evidence about your disability and how it impacts you each day
- copies of letters or reports you already have from your treating health professional (i.e. General Practitioner (GP) or allied health professionals)
- whether you give permission for the NDIA to talk to other people about your disability, including your local doctor or a person providing support to you
- when you apply, the NDIA will send you a letter asking for any further evidence, if required. For this, you can ask your treating health professional to complete the Supporting Evidence Form available at [ndis.gov.au](https://www.ndis.gov.au)
- send your evidence to the NDIA via:  
email: [NAT@ndis.gov.au](mailto:NAT@ndis.gov.au)  
mail: GPO Box 700, Canberra, ACT 2601  
in person: take it to your local office
- keep a copy of your evidence for your own records.

## Apply for the NDIS



Our Participant Service Charter also includes timeframes for our processes which are set out under the Participant Service Guarantee.

We aim to make a decision on who can use the NDIS in **21 days** or less, and explain the decision in **28** or less, this is measured in our Quarterly Report.

## Examples

These examples show how individuals might be supported by the NDIS.

### Harriet



**Janine is concerned about the development of her four-year-old daughter Harriet. Janine uses the NDIS website to learn about the early childhood approach for children younger than 7, and she thinks Harriet might benefit.**

Janine calls the NDIA to find out where to get help and is directed to her local early childhood partner. They set up a meeting. In the meeting the early childhood partner identifies that Harriet does not need an NDIS plan, but would benefit from some early intervention support. The early childhood partner supports Janine with speech therapy strategies to use at home and at kindergarten to improve the development of Harriet's communication skills.

The early childhood partner also provides some therapy strategies the family can use at home to support Harriet's independence. After three months, Harriet's speech and overall development has improved. The family feel confident to continue to support her progress without needing more early intervention supports. Harriet is ready to start primary school the next year.

The early childhood partner tells Janine to continue to monitor Harriet's progress and to get in touch if she has anything she'd like to discuss about Harriet's development in the future.

### Dom



**Dom, 24, has a moderate intellectual disability. He lives with his parents and needs their help for things like cooking meals and transport. They accompany him when he goes out. He would like to be more independent and get a part-time job one day.**

Dom has never received disability support from his state government. His dad calls the NDIA and makes an access request over the phone. Before a decision can be made, he is asked to provide additional evidence about Dom's disability.

Based on the evidence provided, Dom's access request is approved. He is referred to an LAC in his area. Dom receives NDIS funding to help him buy supports and services to learn new things like cooking for himself, getting ready each morning, and building his skills and confidence so he can catch the bus by himself. In the longer-term, Dom hopes to use his NDIS funding to help him get the right skills to get a part-time job in hospitality.

### Jim



**Jim, 45, has an accident at home and sustains multiple injuries to his left leg. He is admitted to hospital, has various surgeries and needs medication to manage his pain.**

For the first few weeks after leaving hospital, Jim needs help changing the dressings on his wounds. He also starts an intensive rehabilitation program.

The state health system is responsible for funding Jim's hospital care, surgeries, specialists, nurses and rehabilitation. Jim identifies that he isn't eligible for the NDIS as his injuries are not likely to be permanent.

Jim knows that if his needs change down the track he might be eligible for the NDIS. For example, he may be eligible for the NDIS if after he finishes all his treatment, there is evidence that he has a permanent and significant disability and he needs help with day-to-day activities.

# Supports and services funded by the NDIS

## What supports and services can the NDIS fund?

The NDIS funds a range of supports and services, which may include education, employment, social participation, independence, living arrangements, and health and wellbeing.

A reasonable and necessary support or service:

- must be related to your permanent disability
- must not include day-to-day living costs unrelated to your disability support needs, such as groceries
- should represent value for money
- must be likely to be effective and work for you
- should take into account support given to you by other government services, your family, carers, networks and the community.

To learn more about what the NDIS can fund, see our Reasonable and Necessary guideline and the 'Would we Fund it?' guide on the NDIS website.

## How does the NDIS support families and carers?

Although the NDIS primarily supports people with permanent and significant disability, their NDIS-funded supports and services may also have a direct or indirect benefit for families and carers. Families and carers provide help and support that could otherwise be provided by formal services or paid support workers.

They are often one of the greatest advocates for people with disabilities, providing practical and emotional support to help them live their best life.

In addition to the government-funded programs available to support carers, you might use funding in your plan to facilitate respite. For more information on respite, visit [ndis.gov.au](https://www.ndis.gov.au).

Your LAC, early childhood partner or the NDIA can also give you information about supports available to you under other government-funded programs, including counselling and carer support groups in your community.

## Is the NDIS linked to the Disability Support Pension?

No. The Disability Support Pension (DSP) is separate to the NDIS. If you are receiving the DSP, this does not mean you are automatically eligible for the NDIS. You will still need to check your eligibility and apply for the NDIS.

Similarly, if you receive NDIS funding, it will not impact any income support you receive, such as the DSP or Carer Allowance.

## Does the NDIS replace other government and community services?

No. Other government and community services continue to be responsible for providing assistance to all Australians and ensuring their services are inclusive and accessible for people with disability. Your LAC or early childhood partner may be able to tell you what is available in your area and help you access them.

Other government services include local councils, hospitals, libraries, health centres, public transport or schools. Community services and activities could include community groups, sporting clubs and charities within your local community. Businesses also have an important role to play in providing a welcoming and accessible environment for everyone, this includes cafes, workplaces and shopping centres.

## I am receiving compensation payments. Will this affect my access to the NDIS?

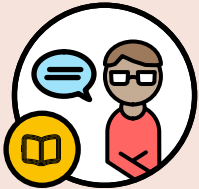
No. Compensation for a personal injury will not affect your eligibility to access the NDIS.

However, if you are a participant and currently receiving compensation payments, or have received them in the past, the NDIA may recover any funding for supports relating to your injury you have paid for out of your plan. We may also make an adjustment to the funding in your NDIS plan to account for your compensation payment. See [ndis.gov.au/compensation](https://www.ndis.gov.au/compensation) for more information.

## What are other government services responsible for?

Other government services continue to be provided to all Australians with disability. To help you understand who is responsible for different services, the following pages list some examples.

Your LAC, early childhood partner or the NDIA can also provide you with information about what the NDIS will and will not fund.



### Education

#### The NDIS funds:

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- Self-care at school related to the student's disability, such as assistance with eating.
- Specialised training of teachers and other staff about the specific personal support needs of a student with disability.
- Specialist transport required because of the student's disability (not a substitute for parental responsibility).
- Transportable equipment such as a wheelchair or personal communication devices.
- Therapies that a family and school have agreed may be delivered during school time but are not for educational purposes.

#### Education systems fund:

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- Teachers, learning assistants and other supports such as Auslan interpreters.
  - General support, resources and training for teachers, tutors and other staff.
  - Therapy delivered in schools for education or training purposes, such as allied health practitioners helping teachers and trainers adjust curriculums.
  - Aids and equipment to make curriculums accessible, such as modified computer hardware, software and braille textbooks.
  - Adjustments to buildings such as ramps, lifts and hearing loops.
  - Transport for educational or training activities such as excursions, field trips and sporting carnivals.
  - Day-to-day supervision of students at school, including behavioural support.
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## Health

NDIS will fund a range of disability related health supports where they are part of your daily life and result directly from your disability.

### The NDIS funds:

- Home modifications, personal care and development of skills to help a person become more independent.
- Allied health and other therapy needed because of your disability, including occupational therapy, speech therapy or physiotherapy.
- Prosthetics and artificial limbs (surgery remains the responsibility of the health system).
- Assistive technology (aids and equipment), such as wheelchairs, adjustable beds or hearing aids related to a person's disability.
- Therapeutic and behavioural supports for people with psychosocial disability.
- The NDIS may support non-acute care under interim arrangements for eligible participants—for example, wound care that is not at the acute stage (acute is defined as a quick onset, serious medical condition requiring urgent treatment in hospital or other clinical setting).

Since October 2019, additional disability-related health supports have been available to purchase using NDIS funding. This funding has been grouped into eight support types; continence, respiratory care, nutrition, wound and pressure care, dysphagia, diabetes, podiatry and epilepsy.

For more information about these supports visit [ndis.gov.au/health-supports](https://www.ndis.gov.au/health-supports).

### Public health systems fund:

- Diagnosis and assessment of health conditions, including mental health conditions and disabilities.
- Medication, general medical and dental services and treatment, specialist services, hospital care, surgery and rehabilitation.
- Clinical care for mental health conditions.
- Palliative care, geriatric and psychogeriatric services.
- Sub-acute, rehabilitation and post-acute care including treatment of wounds by a nurse.
- Planning and preparation for a patient to return home after a hospital stay.
- General hearing and vision services not related to a person's disability (for example, prescription glasses).



## Employment

### The NDIS funds:

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- Personal care for people who need support at work because of their disability, for example assistance with personal care or eating meals.
- Aids and equipment such as wheelchairs or personal communication devices such as screen readers or speech generation devices.
- Transition-to-work support needed by the person with disability beyond what is reasonable for an employer to provide, such as training to build skills to travel to and from work, relationships with colleagues, communication and general employment skills.
- Individual and group based capacity building supports to assist participants to build work confidence and essential work skills, over and above what is reasonable for an employer to provide—for example, training on workplace relationships, communication skills, dress, punctuality and attendance, and travelling to and from work.
- Ongoing on-the-job support where a participant is likely to need higher intensity or more frequent supports in the workplace to complete their tasks and maintain their job.

### Employers and employment services fund:

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- Assistance for participants to find and maintain employment, including services provided by Disability Employment Services or Jobactive, an Australian Government employment services program.
  - Workplace-specific supports including building modifications, employment-specific aids and equipment such as computers and modified desks.
  - Transport for work activities such as meetings.
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## Family support

### The NDIS funds:

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- Disability-specific supports needed because of the impact of a child or parent's disability.
- Disability-specific training programs for parents and carers who have a disability themselves, or a child with disability.
- Disability support for children, teenagers and adults in out-of-home care—including home modifications, equipment, therapies and behavioural support, and development of a child's skills to become more independent.

### Community and government family services fund:

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- Response to child protection issues.
  - Information and awareness campaigns regarding child safety and wellbeing.
  - Counselling, parenting skills programs and family relationship services.
  - Out-of-home care for children, teenagers and adults—including housing, care allowances, payments and other standard supports to sustain the arrangements.
  - Family and parenting payments such as the Family Tax Benefit or Child Care Rebates.
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## What happens next?



- After you apply and provide all necessary information, the NDIA looks at each eligibility requirement to see if you have provided enough evidence to make a decision.

- If evidence is missing, the NDIA will contact you and ask for more information.

- Once a decision is complete, we send you a letter to tell you how we made the decision, if you are eligible and your next steps. This decision is called an 'access decision'.



- If you are eligible for the NDIS, you will be contacted to arrange a planning meeting to discuss your support and funding needs.

- If you are not eligible, you can still get information and help from a LAC or early childhood partner to access supports and services in your community.



- You also have the right to ask the NDIA for an internal review of your access decision. Your LAC Partner, early childhood partner or the NDIA can let you know how to do this and can put you in touch with someone, such as an advocate, who can help you with this process.

- If you disagree with the NDIA's review of your access request, you can apply for a review by the Administrative Appeals Tribunal (AAT). Visit the AAT website at [aat.gov.au](http://aat.gov.au) or call **1800 228 333**. You can't ask the AAT to review a decision before there has been a review by the NDIA.

- You can reapply for the NDIS:

- if you have new evidence about how your disability impacts your everyday life, or
- if your situation changes in the future.



You are now ready to move to  
**Booklet 2: Planning**

**For more information about this booklet, please contact:**

**National Disability Insurance Agency**

Telephone 1800 800 110

Find us on Facebook/NDISAus

Follow us on Twitter @NDIS

**[ndis.gov.au](http://ndis.gov.au)**

**For people who need help with English**

TIS: 131 450

**For people who are Deaf or hard of hearing**

TTY: 1800 555 677

Speak and Listen: 1800 555 727

Internet relay: National Relay Service  
[relayservice.gov.au](http://relayservice.gov.au)