

24 December 2025

To all employees and contractors of M.A Services Group Pty Ltd (Administrators Appointed)

Dear Sir / Madam

M.A Services Group Pty Ltd (Administrators Appointed)
ACN 151 498 001 (the “Company” or “M.A Services Group”)

I refer to our previous correspondence and provide the following information to assist you during this difficult time.

Support for Former Employees and Contractors

The Australian Government provides information and assistance to anyone that has lost their job. If you need financial assistance or advice, mental health support, help with creating a resume, finding a new job or advice on training and upskilling, please join the information sessions linked below to hear about the **FREE** support available.

A series of **online Information Sessions** will be presented via MS Teams over the coming weeks, to share important information that may help you through this challenging time. You are invited to attend any or all information sessions and you may have a friend or family member join the sessions with you.

Government representatives from the Department of Employment and Workplace Relations (**DEWR**) will deliver the first two (2) presentations detailed below. Simply click on the below links at the scheduled times to join meetings with the Government representatives from DEWR online. (Instructions for how to join via MS Teams are further below):

Information Session 1 - Financial Wellbeing

In this session, Government representatives from DEWR will share information with you about Centrelink payments, financial counselling, crisis and emergency relief services and mental health services.

On: **Saturday, 27 December 2025**
At: **11:00 am (AEDT)**

[CLICK HERE TO JOIN THE FINANCIAL WELLBEING SESSION](#)

Information Session 2 – Employment Support:

In this session, Government representatives from DEWR will share information with you about free employment services and programs, how to get help with creating or updating your resume, support with job applications and interviews and connections to jobs and employers.

On: **Tuesday, 30 December 2025**
At: **6:00 pm (AEDT)**

[CLICK HERE TO JOIN THE EMPLOYMENT SUPPORT SESSION](#)

Notes for meeting attendees

- Each information session will run for approximately 40 minutes
- At the end of the presentation, you can ask questions using the chat feature
- Questions can also be sent to: retrenchment@dewr.gov.au either before or after the sessions, and
- You can also have a friend or family member attend the session with you.

Instructions for joining the meeting

- If you are attending the information session via a mobile device, you will need to have the MS Teams app installed
- Download the MS Teams app for Android devices here: [Microsoft Teams – Apps on Google Play](#) or for Apple devices here apps.apple.com, and
- If you are logging in from a laptop or desktop computer, you can click on the meeting links above then join the meeting via your browser.

Information regarding the Fair Entitlements Guarantee for Former Employees

The Fair Entitlements Guarantee (**FEG**) is a legislative safety net scheme of last resort that funds certain outstanding employee entitlements of eligible employees whose former employer has entered liquidation or bankruptcy and where these entitlements cannot be funded from other sources. The FEG scheme covers the following five (5) entitlements:

1. Wages
2. Annual leave
3. Long service leave
4. Payment in lieu of notice, and
5. Redundancy payments (subject to caps).

Please be advised that caps apply with respect to the coverage of the FEG scheme for the abovementioned entitlements.

The following fact sheets contain more information about the FEG scheme:

Name of Fact Sheet	Appendix Reference
Eligibility for FEG assistance	Appendix A
How do I apply for FEG Assistance	Appendix B
What assistance can FEG provide	Appendix C

The above fact sheets are also available on the following website: <https://www.dewr.gov.au/fair-entitlements-guarantee>

Information regarding the Fair Entitlements Guarantee for Contractors and Sub-Contractors

Please be advised that the FEG is a scheme for employees. Other classes of workers, for example contractors and sub-contractors, are not eligible for assistance. If you are an employee of a contractor to M.A Services Group and you believe that your employer has not paid your entitlements you should contact the Fair Work Ombudsman on 13 13 94 or visit their website at <https://www.fairwork.gov.au/> for assistance.

Contacting the Fair Entitlements Guarantee Team

While FEG will consider claims for unpaid employee entitlements if the Company is placed into liquidation, FEG can also be contacted to discuss your possible claims and eligibility to make claims pursuant to the FEG scheme prior to the Company being placed into liquidation. In this regard, we advise that representatives of FEG may be contacted from **Friday, 2 January 2026** as follows:

- **Email:** feg@dewr.gov.au
- **Phone Call:** 1300 135 040.

Further Information Brochures for Former Employees

At **Appendix D**, we provide a fact sheet which has been prepared by the DEWR to provide information regarding support which is offered to retrenched workers.

We advise that through DEWR and other relevant agencies, free support is available to help you find a new job and access training, health and wellbeing support and financial information and assistance. The range of services available are listed in the attached *Retrenchment Supports* document:

- The Australian Government supports retrenched workers and their partners to find new employment through Workforce Australia. This support is available up to 3 months prior to retrenchment and for up to 6 months after, by registering directly with a Workforce Australia Employment Services Provider. Assistance includes help with job searches, job applications, interview techniques and connections to employment programs and a range of other services. For more information, or to find your nearest Provider, visit the [Workforce Australia website](#).
- The [What's Next website](#) is a dedicated resource for retrenched workers and anyone facing job loss. The website outlines the supports and services available, such as help finding a new job, financial advice, and looking after your health and wellbeing.

Queries and Further Information

Should you have any queries or require any assistance or further information, please contact our office by email at MAServices@alvarezandmarsal.com.

Yours faithfully



Glen Kanevsky
Joint and Several Voluntary Administrator

Appendix A - Eligibility for FEG assistance



Eligibility for FEG assistance

This fact sheet provides information about the eligibility requirements for the Fair Entitlements Guarantee (FEG). The Fair Entitlements Guarantee (FEG) is a scheme of last resort that provides financial assistance for unpaid entitlements to eligible employees when their employer enters liquidation or bankruptcy. FEG assistance is only available where there is no other source of funds to pay employment entitlements to eligible employees retrenched due to insolvency of the employer.

For information about what assistance is available please refer to the [What assistance can FEG provide?](#) fact sheet available on the [FEG website](http://www.dewr.gov.au/fair-entitlements-guarantee) (www.dewr.gov.au/fair-entitlements-guarantee).

The FEG Act

Decisions about eligibility for FEG assistance are made in accordance with the *Fair Entitlements Guarantee Act 2012* (FEG Act). FEG may apply to a person if their employer enters liquidation or bankruptcy and the person has certain unpaid employment entitlements owing to them. For information about what assistance is available please refer to the [What assistance can FEG provide?](#) fact sheet available on the [FEG website](http://www.dewr.gov.au/fair-entitlements-guarantee) (www.dewr.gov.au/fair-entitlements-guarantee).

Am I eligible?

Subject to certain exclusions, you will be eligible for FEG assistance under the FEG Act if:

- your employment has ended
- your former employer entered liquidation or bankruptcy (known as an ‘insolvency event’) on or after 5 December 2012
- the end of your employment:
 - was due to the insolvency of your employer, or
 - occurred less than 6 months before the appointment of an insolvency practitioner for the employer, or
 - occurred on or after the appointment of an insolvency practitioner for the employer
- you are owed employment entitlements
- you have taken reasonable steps to prove those debts in the winding up or bankruptcy of the employer
- if you were owed employment entitlements before the insolvency event occurred, you took reasonable steps to have them paid
- at the time your employment ended, you were an Australian citizen or, under the *Migration Act 1958*, the holder of a permanent visa (i.e. your current visa allows you to live in Australia indefinitely) or special category visa (i.e. your current visa allows you to stay and work in Australia as long as you remain a New Zealand citizen)
- you have made an effective claim (see s. 14).

You must meet all of the above requirements to be eligible for FEG assistance.

Exclusions from eligibility

FEG is a scheme for employees only. Other classes of workers, for example contractors and sub-contractors, are not eligible for assistance. Contract outworkers in the textile clothing and footwear industry may be covered under a special scheme for employees in that industry.

Some classes of employees are also ineligible for FEG assistance. You will be ineligible for assistance under the FEG Act if:

- you are an excluded employee (as defined by the *Corporations Act 2001*)
- you converted from contractor status to employee status with the same employer within 6 months of the insolvency event or the end of employment
- your former employer was within the scope of the Special Employee Entitlement Scheme for Ansett Group Employees.

Making an effective claim

You must make an effective claim to be eligible for FEG assistance. It is important that you submit your claim as soon as possible because FEG has strict time limits.

To make an effective claim, you must:

- lodge a FEG claim form
- include all mandatory information and documentation requested on the form
- lodge your claim no more than 12 months after the end of your employment or the date of the insolvency event (whichever is later) and
- lodge your claim before the discharge of your former employer's bankruptcy (if your employer was a bankrupt).

If your claim is not made within this timeframe, or does not include all required information and documentation, it will not be effective and you will not be eligible for FEG assistance.

For more information about lodging a FEG claim form, please refer to the [How do I apply for FEG assistance](#) fact sheet available on the [FEG website](#) (www.dewr.gov.au/fair-entitlements-guarantee).

How can you help?

While information provided by the insolvency practitioner is generally relied upon, it is important that you provide as much information as possible to decide if you are eligible for FEG assistance and, if so, to work out the amount of assistance you are eligible for.

For more information about the type of information you should provide please refer to the [How do I apply for FEG assistance](#) fact sheet available on the [FEG website](#) (www.dewr.gov.au/fair-entitlements-guarantee).

Want more information?

You can contact the FEG Hotline if you would like more information about eligibility for FEG assistance. To contact the FEG Hotline:

- 1300 135 040
Mon - Fri, 9 am - 5 pm (AEST/ADST)
- email FEG@dewr.gov.au.

If you speak a language other than English, call the Translating and Interpreting Service (TIS) on 13 14 50 for free help anytime. If you speak an Indigenous language, call the Aboriginal Interpreter Service on 1800 334 944.

Further information is also available on the [FEG website](http://www.dewr.gov.au/fair-entitlements-guarantee) (www.dewr.gov.au/fair-entitlements-guarantee).

The information contained in this fact sheet is of a general nature and explains, in summary form, the intended operation of the *Fair Entitlements Guarantee Act 2012* - it is not legal advice. Where necessary, you should seek your own independent legal advice relevant to your particular circumstances. The Commonwealth does not make any representation or warranty about the accuracy, reliability, currency or completeness of the information contained in this fact sheet and is not liable for any loss resulting from any action taken or reliance made by you on the information contained in this fact sheet.

Appendix B – How do I apply for FEG Assistance



How do I apply for FEG assistance?

This fact sheet provides information about how to lodge a claim for assistance under the Fair Entitlements Guarantee (FEG). Decisions about eligibility for FEG assistance are made in accordance with the *Fair Entitlements Guarantee Act 2012* (FEG Act). For information about eligibility requirements and what assistance is available please refer to the [Eligibility for FEG assistance](#) and the [What assistance can FEG provide?](#) fact sheets available on the [FEG website](http://www.dewr.gov.au/fair-entitlements-guarantee) (www.dewr.gov.au/fair-entitlements-guarantee).

Making a claim

Making a claim is easy. Just go to [FEG Online Services](#) to register and complete your claim. For more information about making your claim please refer to the [How do I access FEG Online Services](#) fact sheet available on the [FEG website](http://www.dewr.gov.au/fair-entitlements-guarantee) (www.dewr.gov.au/fair-entitlements-guarantee).

If you are unable to lodge a claim online, you can submit a [paper based form](#) available from the [FEG website](http://www.dewr.gov.au/fair-entitlements-guarantee).

For information about eligibility requirements and what assistance is available please refer to the [Eligibility for FEG assistance](#) and the [What assistance can FEG provide?](#) fact sheets available on the [FEG website](http://www.dewr.gov.au/fair-entitlements-guarantee) (www.dewr.gov.au/fair-entitlements-guarantee).

How long do I have to make a claim?

You must make an effective claim to be eligible for FEG assistance. It is important that you submit your claim as soon as possible because FEG has strict time limits.

To make an effective claim, you must:

- lodge a FEG claim form
- include all mandatory information and documentation requested on the form
- lodge your claim no more than 12 months after the end of your employment or the date your employer entered liquidation or bankruptcy (whichever is later) and
- lodge your claim before the discharge of your former employer's bankruptcy (if your employer was a bankrupt sole trader or partnership).

If your claim is not made within this timeframe, or does not include all required information and documentation, it will not be effective and you will not be eligible for FEG assistance.

Mandatory and Supporting documentation

The provision of some documents is mandatory. You should also provide us with any supporting documentation that may assist us in deciding your claim.

Mandatory documents

It is mandatory that you provide documentary evidence of your residency or citizenship status at the time your employment ended to assist us in assessing your eligibility for FEG assistance (see s. 10 of the FEG Act).

Where the name on the document does not match the name that you are claiming under you will also need to provide proof of the change of name by providing a:

- Change of name certificate, or
- Marriage certificate.

Acceptable evidence of your citizenship or residency status includes a copy of at least one of the following categories of documents:

- Australian passport issued **no later** than the date of the end of your employment
- Full Australian birth certificate. Extracts of birth certificates are insufficient
- Australian citizenship certificate issued prior to the end of your employment. Including both sides if there is anything on the reverse side
- Immicard that is linked to an official online record of your permanent Australian visa, and which confirms that the visa was issued prior to the end of your employment
- Registration by Descent document
- Where appropriate, for the purpose of proving you hold a permanent visa, a copy of a passport that is linked to an official online record of your permanent Australian visa, or a copy the visa label from your passport (passport details must be visible), or a copy of the Visa Grant Notice that includes the details of your passport you used to apply for that visa
- Where appropriate, for the purpose of proving you held a Special Category visa at the end of your employment, a current New Zealand passport that is linked to an official online record of your Special Category visa, or a New Zealand passport that was current at the end of your employment, or if your passport had expired, the most recent expired New Zealand passport that you held at the time you entered Australia prior to working for the employer
- [Confirmation of Identity and Citizenship for Aboriginal and Torres Strait Islander people](#) form where other documentation is not available.

Please note: your driver's licence is not acceptable evidence of your citizenship or residency status.

If submitting a paper form, you should include copies **not** originals.

Other supporting documents

We will usually rely on information provided by the insolvency practitioner using the company books and records to tell us what you were owed. If this is not possible we may request further information from you.

Examples of the other types of documents that may help us to assess your claim include:

- signed employment contract or letter of appointment
- payslips
- PAYG payment summaries
- bank statements for the 13 weeks prior to the initial appointment of the insolvency practitioner (or if your employment ended before the appointment of the insolvency practitioner, bank statements for the 13 week period prior to the end of your employment)
- bank statements for the 30 days immediately after your employment ended
- evidence of weekly or annual wage rate
- separation certificate
- letter of termination.

For information about how the department may use and disclose your personal information please refer to the Information Management provisions of the FEG Act (see ss. 42–45).

Getting assistance

The Australian Government does not charge a fee for submitting a FEG claim. You may nominate an **alternative contact** or an **agent** in your claim form. An alternative contact or an agent cannot submit a claim on your behalf; they may however help you complete your claim form.

Alternative Contact

If you nominate an alternative contact, they will be able to enquire and receive information from the department in relation to any and all aspects of your FEG claim without checking with you first. They may not perform other actions on your behalf.

Agent

When you nominate an agent to act as the primary contact the department will seek and accept information from them in relation to most aspects of your FEG claim without checking with you first.

Agents can perform most functions relating to your FEG claim on your behalf except submitting a claim, providing us with your TFN declaration and changing your bank account details.

Want more information?

You can contact the FEG Hotline if you would like more information about how to make your claim or you are unsure about the types of supporting documentation to include.

To contact the FEG Hotline:

- phone 1300 135 040
Mon - Fri, 9 am - 5 pm (AEST/ADST)
- email FEG@dewr.gov.au

If you speak a language other than English, call the Translating and Interpreting Service (TIS) on 13 14 50 for free help anytime. If you speak an Indigenous language, call the Aboriginal Interpreter Service on 1800 334 944.

Further information about FEG is also available on the [FEG website](http://www.dewr.gov.au/fair-entitlements-guarantee) (www.dewr.gov.au/fair-entitlements-guarantee).

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Appendix C – What assistance can FEG provide



What assistance can FEG provide?

This fact sheet provides information about what assistance is available under the Fair Entitlements Guarantee (FEG). FEG is a legislative safety net scheme of last resort with assistance available for eligible employees. The scheme provides financial assistance to eligible employees who have lost their job due to the insolvency of their employer and who are owed employee entitlements which are not able to be paid by their employer or from another source.

The FEG Act

Decisions about eligibility for FEG assistance are made in accordance with the [Fair Entitlements Guarantee Act 2012](#) (FEG Act). FEG may apply to a person if their employer enters liquidation or bankruptcy (known as an 'insolvency event') and the person has certain unpaid employment entitlements owing to them. For more information about eligibility requirements for FEG please refer to the [Eligibility for FEG assistance](#) fact sheet available on the [FEG website](#).

What assistance is available?

Under the FEG Act, the Department of Employment and Workplace Relations (the department) can pay what is owed to you under your existing terms and conditions of employment for the entitlements listed below. Some entitlements are subject to maximum thresholds as set out in the relevant sections ('s.') of the FEG Act.

- **wages** – up to 13 weeks (see s. 5 and s. 24)
- **annual leave** (see s. 20)
- **long service leave** (see s. 21)
- **payment in lieu of notice** – up to 5 weeks (see s. 22)
- **redundancy pay** – up to 4 weeks per full year of service (see s. 23) – note the governing instrument that provides for your redundancy entitlement may also specify an upper limit

FEG does not cover unpaid superannuation guarantee amounts. If you have unremitted superannuation guarantee amounts you should contact the insolvency practitioner managing your former employer's affairs to discuss your rights as an employee creditor.

Working out the amount of assistance FEG will pay

FEG assistance for unpaid entitlements is calculated based on your existing terms and conditions of employment (eg: industrial award, enterprise agreement, contract of employment, National Employment Standards).

The department liaises with the insolvency practitioner managing the affairs of your employer to obtain as much information as possible on:

- your circumstances with the insolvent employer
- your salary/wage rate
- what entitlements have been left unpaid
- whether your employer has sufficient funds to pay those entitlements within a reasonable period.

The department will not pay FEG assistance for amounts that you have already been paid or amounts that are payable by another party (see s. 19 of the FEG Act). For example, if you are entitled to redundancy pay and your employer contributed to an industry redundancy fund, your unpaid redundancy should be paid by that fund and will not be paid under FEG. Similar arrangements may apply in some states or industries for long service leave.

FEG maximum weekly wage

When calculating the amount of FEG assistance payable, the FEG maximum weekly wage is applied. If you earn more than the maximum weekly wage, your FEG assistance can only be paid at the maximum weekly wage capped rate (\$2,921 between 1 July 2025 and 30 June 2026).

The remaining unpaid entitlement for the portion of wages over the maximum weekly wage cap can be claimed from the insolvent estate.

Recently agreed changes in terms and conditions

Any favourable changes to your terms and conditions of employment within 6 months of your employment ending or the appointment of an insolvency practitioner may be disregarded (see s. 25). If the department considers it was not reasonable to expect that your employer would have been in a financial position to satisfy improved conditions, the amount of FEG assistance may be calculated as if the terms and conditions had not been changed.

Other things that may affect the amount of FEG assistance paid

Under the FEG Act, the amount of FEG assistance payable may be reduced by any debts you owe your former employer (see s. 17).

FEG assistance may also not be payable in circumstances where the insolvency practitioner expects to have sufficient funds to pay your employment entitlements in full within 112 days of you lodging an effective claim or the date of the insolvency event (whichever is later) (see s. 18).

How can you help?

You should provide all the information and documents requested in the FEG claim form to establish that you meet the eligibility conditions.

For more information about the type of information you should provide please refer to the [How do I apply for FEG assistance](#) fact sheet.

The department will try to obtain as much information as possible from the insolvency practitioner about what you are owed. Sometimes, particularly if your employer had poor books and records, other information from your own records will be needed. If we contact you to ask for more information, getting that information to us quickly will help us to finalise your claim quickly.

Want more information?

You can contact the FEG Hotline if you would like more information about eligibility for FEG assistance.

To contact the FEG Hotline:

- phone 1300 135 040
Monday - Friday, 9am - 5pm (AEST/ADST)
- email FEG@dewr.gov.au

If you speak a language other than English, call the Translating and Interpreting Service (TIS) on 13 14 50 for free help anytime. If you speak an Indigenous language, call the Aboriginal Interpreter Service on 1800 334 944.

Further information is also available on the [FEG website](#).

The information contained in this fact sheet is of a general nature and explains, in summary form, the intended operation of the *Fair Entitlements Guarantee Act 2012* - it is not legal advice. Where necessary, you should seek your own independent legal advice relevant to your particular circumstances. The Commonwealth does not make any representation or warranty about the accuracy, reliability, currency or completeness of the information contained in this fact sheet and is not liable for any loss resulting from any action taken or reliance made by you on the information contained in this fact sheet.

Appendix D - Support for retrenched workers



Australian Government

What's Next?



Support for retrenched workers

Help with finding work

Free support with:

resumés

job searches

accessing training

interview techniques

referrals to programs

Workforce Australia is an Australian Government employment service. If you have been retrenched, you can access support up to **3 months before** your retrenchment date and for up to **6 months after**. You do not need to be receiving income support (Centrelink) payments. Retrenched workers' partners who are looking for work are also eligible for support.

Workforce Australia

Visit: workforceaustralia.gov.au/individuals/coaching/assistance/retrenched-workers

Find a Workforce Australia Employment Services Provider near you

Visit: workforceaustralia.gov.au/individuals/coaching/providers/search

Help with changing jobs for people aged 45+

Assistance with job searches, transferring your existing skills to a new job or industry and digital literacy skills.

Career Transition Assistance

Visit: workforceaustralia.gov.au/individuals/training/activities/career-transition-assistance

Job support for Young People aged 15–24

Support for young people aged 15–24 to find work (including apprenticeships and traineeships), training and local community services.

Transition to Work

Visit: dewr.gov.au/transition-work

Job support if you're living with Disability

A Disability Employment Service (DES) provider offers can help you find suitable work.

Job Access

Call: 1800 464 800

Visit: jobaccess.gov.au/

National Customer Service Line

For enquiries about Department of Employment and Workplace Relations (DEWR) providers, programs or services.

Call: 1800 805 260

Email: NationalCustomerServiceLine@dewr.gov.au

Financial advice and assistance

Financial assistance

Find out if you are eligible for income support payments or other types of financial assistance from Centrelink.

Call: 132 850

JobSeeker Payment – Services Australia

Apply online or visit: servicesaustralia.gov.au/jobseeker-payment

Financial counselling

Free support from financial counsellors in your area.

Contact a Financial Counsellor

financialcounsellingaustralia.org.au/

Financial information about lump sum payments

Centrelink offers a free telephone service and videos on their website. Find out how lump sum payments affect Centrelink entitlements.

Financial Information Service

Call: 132 300 (Say "Financial Information Service" when prompted).

Visit: servicesaustralia.gov.au/financial-information-service

If your employer is bankrupt or goes into liquidation

The Fair Entitlements Guarantee (FEG) is available to eligible employees to help you get your unpaid entitlements.

Fair Entitlements Guarantee (FEG)

Visit: dewr.gov.au/fair-entitlements-guarantee

FEG Assistance Factsheet

Visit: dewr.gov.au/fair-entitlements-guarantee/resources/what-assistance-can-feg-provide-fact-sheet

Money Smart

A website with tips and tools on how to manage your money, or deal with credit or debt.

Visit: www.moneysmart.gov.au

National Debt Helpline

Free and confidential financial advice service.

Call: 1800 007 007

Visit: ndh.org.au

Redundancy pay and entitlements

The Redundancy Information Statement (RIS) outlines your rights and entitlements when you've been retrenched.

Redundancy Information Statement

Visit: dewr.gov.au/node/6887

Tax and retirement

ATO information about redundancy payments.

ATO – Redundancy and Early Retirement

Visit: ato.gov.au/individuals-and-families

Looking after yourself

Health and wellbeing

Losing your job can be a very difficult time. Talk to someone about taking care of you and your family's mental health.

Beyond Blue

Call: 1300 224 636

Lifeline Australia

Call: 13 11 14

Support for young people aged 16-25 years:

Headspace National Youth Mental Health Foundation

Call: 1800 650 890

Online resources

Advice for retrenched workers

Information and links to supports available for retrenched workers.

What's Next?

Visit: whatsnext.dewr.gov.au

Changing careers

Help with identifying careers or jobs that match your skills and experience.

Job Switch

Visit: workforceaustralia.gov.au/individuals/coaching/careers/job-switch

Search job vacancies

Search Workforce Australia's current job vacancies.

Workforce Australia for Individuals – job search

Visit: workforceaustralia.gov.au

Training and job options

Advice on looking for work, finding training or exploring other job options.

Your Career

Visit: yourcareer.gov.au



If you have any questions please email: retrenchment@dewr.gov.au