



QUEENSLAND

# SUNCORP GROUP CCIQ PULSE SURVEY OF BUSINESS CONDITIONS

JUNE QUARTER 2016

The CCIQ Pulse Survey of Business Conditions is the largest survey of Queensland businesses, providing critical insights into the sentiment of nearly 600 business owners across the state. It is unchallenged in terms of being the most authoritative, timely and comprehensive snapshot of Queensland business expectations and confidence and has been in operation for over decades

The survey period is for 11 July - 24 July 2016 and covers business sentiment through the June Quarter 2016 and looking forward to the September Quarter 2016.



## BUSINESS PERFORMANCE AND EXPECTATIONS

- The **Pulse General Business Conditions Index** fell by 1.9 percentage points in the June Quarter to 42.4. The proportion of businesses reporting that general business conditions are strengthening has almost halved in the past twelve months. Conditions should improve in the September Quarter with an index level of 46.2.
- The **Pulse Sales and Revenue Index** fell by 0.8 percentage points in the June Quarter to 50.2. Uncertainty from the federal election was cited as being a significant impact on spending and earning levels. The index has remained in positive territory in the June Quarter, and is forecast to rise to an index level of 54.5 in the September Quarter.
- The **Pulse Labour Costs Index** fell by 0.6 percentage points in the June Quarter to 56.5 with a similar level anticipated in the September quarter.
- The **Pulse Profitability Index** fell by 0.7 percentage points in the June Quarter to 42.4. Almost half of all businesses indicated that their profitability declined in the Quarter with soft trading conditions, driven by cautious spending, being identified as a key factor for poor profitability. The Index is forecast to rise in the September Quarter to 47.2.
- The **Pulse Employment Levels Index** fell by 0.6 percentage points to 47.1 in the June quarter. Businesses are continuing to consolidate existing employment levels, which is expected to continue in the September Quarter. Two-thirds of Queensland businesses expect to keep employment levels steady over the next three months.
- The **Pulse Capital Expenditure Index** fell by 2.0 percentage points to 47.4 in the June Quarter with the index expected to decline by a further 0.9 percentage points during the September Quarter. The combined impact of increased operating costs, and flat sales growth, on profitability is presenting challenges to small businesses wanting to increase investment levels.



## MAJOR CONSTRAINTS ON BUSINESS GROWTH

- The major constraint to business growth across the June Quarter was the uncertainty and instability generated by the federal election campaign, which replaced level of demand and economic activity as the main barrier to business growth across Queensland.
- Significantly, this is the first time in three years that level of demand and economic activity has been replaced as the number one constraint on Queensland businesses. This highlights how disruptive the political climate, at both a state and federal level, has become in terms of its impact on the performance and growth of small business.

## INTRODUCTION

**Business confidence as measured by the twelve month outlook for the Queensland economy fell slightly in the June Quarter.**

The low Australian dollar and interest rates continue to be positive elements for some industry sectors, and are providing business with some confidence that sales and customer spending will strengthen in Queensland across the next twelve months.

While there is optimism in the business community surrounding the return of the Turnbull Government, there are also concerns relating to the ability of the Coalition to govern effectively with a small majority, and challenging Senate composition.

Despite concerns regarding the Federal Parliament, confidence in the national economy increased in the June Quarter to an index level of 50.5, which is slightly above the five-year average, suggesting that the economic outlook for Australia is strengthening.

Conversely, business confidence in the Queensland economy fell in the June Quarter, and is below the level that was recorded in the June Quarter last year. Further, the twelve-month outlook is now 7.2 percentage points below the five-year average, in seasonally adjusted terms.

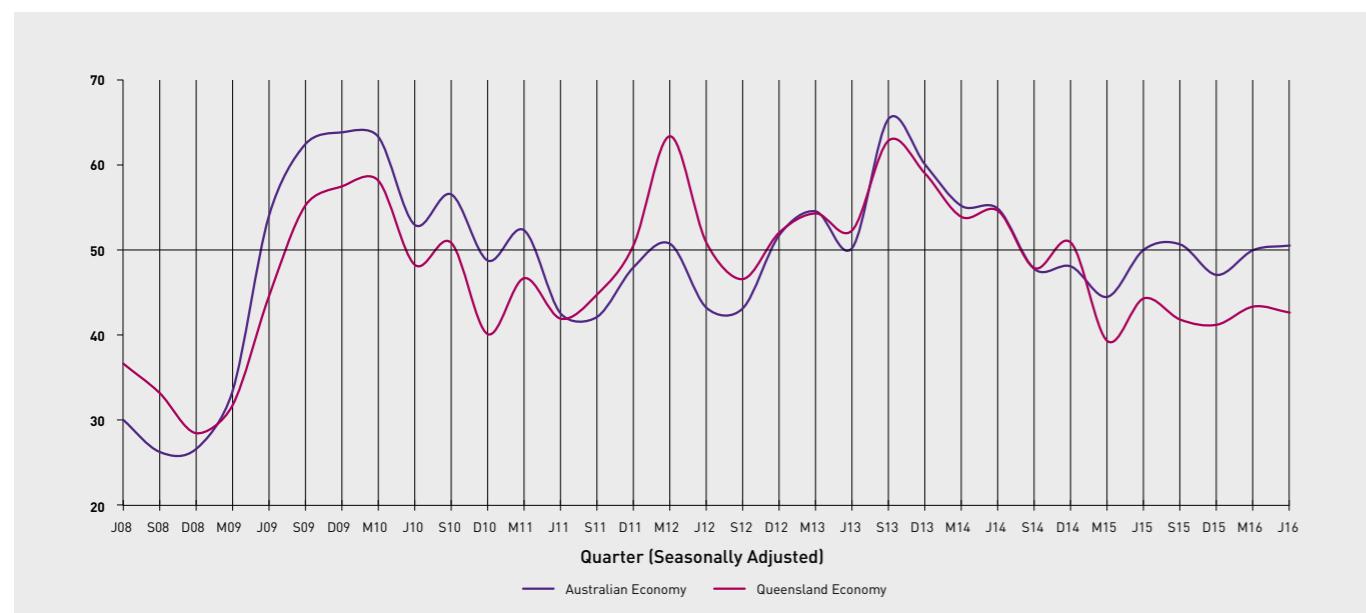
Overall, the Pulse Survey continues to highlight the challenging conditions confronting businesses across Queensland, with weak sales growth, coupled with rising operational costs, impacting profitability, and in turn employment levels and business investment. Forecast figures however, indicate that Queensland businesses believe conditions will strengthen in coming months, with customer spending expected to improve, especially within South-East Queensland.

The federal election has really impacted business conditions, which has further increased the level of uncertainty we are seeing in our customer base and their willingness to spend. Survey Respondent, Wide Bay.

Overall I think there is opportunity in Queensland and Australia, however I don't believe we'll see any noticeable economic performance growth from this activity for a few years while other parts of the economy continue to rationalise. Survey Respondent, Wide Bay.

Our customers advise that they lack confidence in the Queensland economy, but we are expecting improvements from July onwards and believe that boost in sales will happen in about three months. Survey Respondent, Central Coast.

## 12 MONTH OUTLOOK: AUSTRALIAN AND QUEENSLAND ECONOMIES



\*\*Scale – An Index level above 50 indicates that growth prospects are strengthening, while an Index level below 50 indicates that growth prospects are weakening. \*\*\*Seasonally adjusted

	Queensland Outlook			Australian Outlook		
	Jun-15	Mar-16	Jun-16	Jun-15	Mar-16	Jun-16
Weaker	41	43	43	31	30	27
Same	38	40	42	43	46	49
Stronger	21	17	15	26	23	24
Index (original)	42.7	41.6	41.1	48.1	47.3	48.6
Index (seasonally adjusted)	44.3	43.4	42.6	50.0	50.0	50.5

Confidence in the national and state economies have diverged in the June Quarter, with a further strengthening in sentiment towards the Australian economy, and a weakening in the twelve-month outlook for Queensland.

At a national level, the return of the Turnbull Government has been met with optimism by Queensland businesses, which is also underpinned by an expectation that customer spending, and previous earning levels, will return now that the federal election campaign has concluded. Further, the lower Australian dollar, which has been trading at an average of 72.7c for the past twelve months, continues to deliver competitive benefits to some industry sectors, and exporters and tourism operators.

A number of state based issues continue to restrain confidence in the Queensland economy with businesses indicating that poor consumer sentiment is having a significant impact on business performance and sales. In addition to this, rising operational and labour costs are producing further challenges for business profitability, and in turn, investment.

### QUEENSLAND ECONOMY

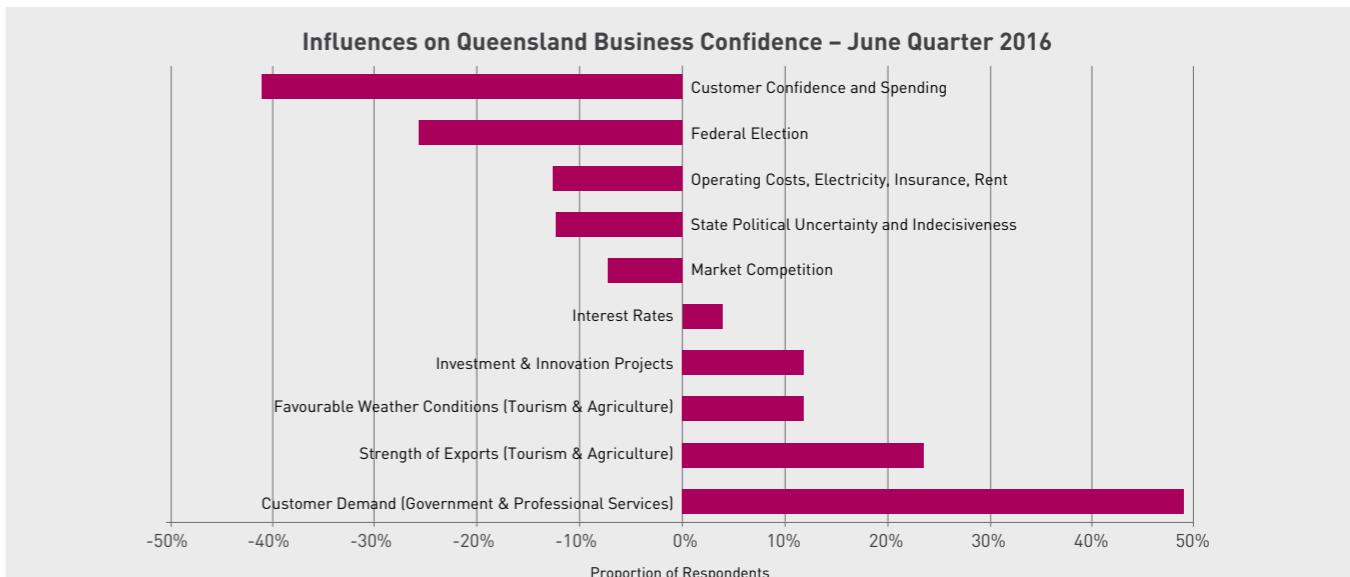
- The seasonally adjusted estimate declined by 0.8 percentage points in the June Quarter to 42.6.
- This follows a rise of 2.2 percentage points in the March Quarter.
- In seasonally adjusted terms, the Queensland Outlook index is 1.7 percentage points lower in June 2016 compared with June 2015.

### AUSTRALIAN ECONOMY

- The seasonally adjusted estimate rose by 0.5 percentage points in the June Quarter to 50.5.
- This follows a rise of 2.9 percentage points in the March Quarter.
- The Australian Outlook index is now slightly above the long run (5-year) average of 50.4, and is 7.9 percentage points above the Queensland Outlook.

## INFLUENCERS ON BUSINESS CONFIDENCE

Business confidence in the Queensland economy and general business conditions continues to be low, although there is some optimism that sales and customer spending will improve in the coming months. Analysis of Pulse Survey responses has revealed a number of factors that are having both a positive and negative impact on the sentiment of businesses towards current economic conditions and future outlook. The graph below highlights the most commonly cited influences on business confidence in the June Quarter



### TOP 5 NEGATIVE FACTORS

**1. Customer Confidence & Spending.** The confidence of customers in current economic conditions, and a willingness to spend, has been cited as the most significant, negative, influence on business confidence levels. Concerns associated with global financial markets and domestic conditions, continue to place restraints on sales activity, with many respondents highlighting the impact that cautious spending behaviour is having on business performance.

**2. Federal Election.** While the return of the Turnbull Government has been received with optimism by Queensland businesses, the two-month election campaign has been cited as having a negative impact on sales, with respondents also indicating some concern about the ability to govern effectively with a slim majority, and challenging conditions in the Senate.

### 3. Operating Costs

The influence of operating costs, including electricity, insurance and rent, are negatively influencing the confidence of Queensland businesses. In the June Quarter respondents have highlighted that weak growth means that increases in operating costs are impacting profitability and ability to invest in business development.

**4. Political Uncertainty & Indecisiveness.** Businesses indicate that political uncertainty and indecisiveness, especially at a State level, is a key factor in determining business confidence, and the willingness of customers to spend. Respondents have highlighted that indecisiveness and inaction, especially surrounding the management of the Queensland economy, is impacting confidence levels.

**5. Market Competition.** The current economic climate has also increased the impact of market competition, and competitor pricing strategies in particular, on confidence levels. Some respondents have indicated that the number of businesses operating in shrinking, or static, markets is a key influence on sales performance, with aggressive pricing strategies in particular having the most immediate impact.

### TOP 5 POSITIVE FACTORS

**1. Customer Demand.** While customer confidence and spending has been cited as a strong, negative influence on business confidence, responses indicate that this is not the case for all businesses. Respondents operating within the professional services area have highlighted a return in demand and business opportunities leading into the end-of-financial-year, with some expectations that this will continue in the coming months. Similarly, businesses that provide services to the Queensland Government, have also highlighted improvements in demand.

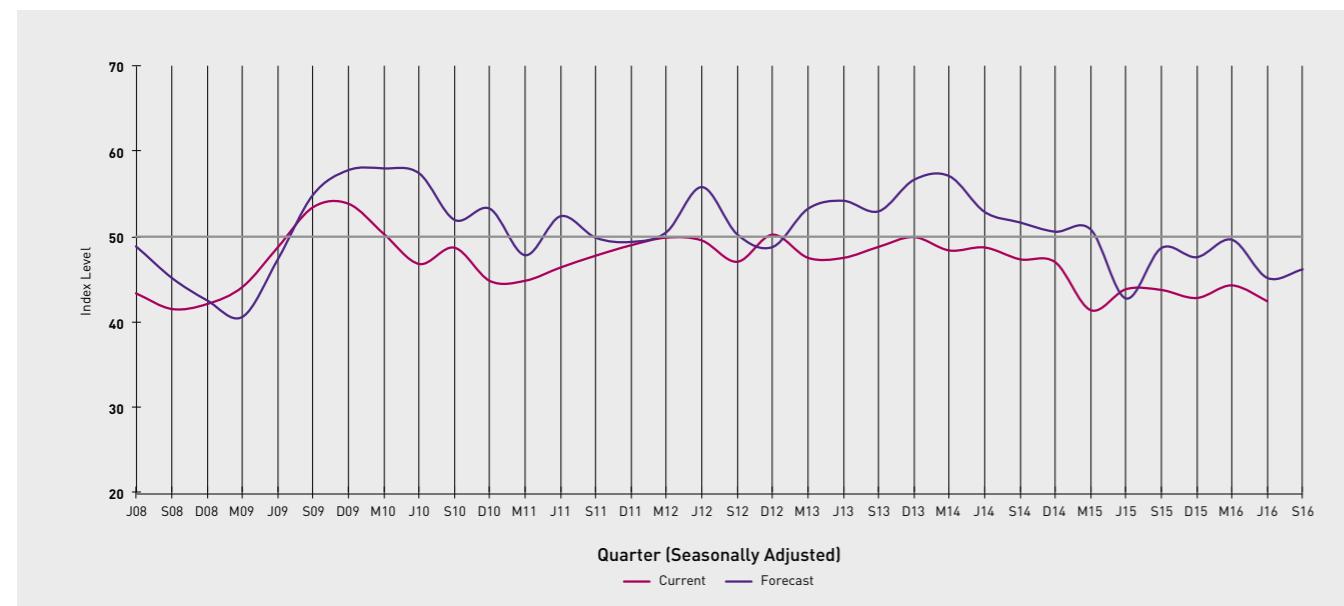
**2. Strength of Exports.** As a result of a lower Australian dollar business activity within the tourism and agricultural sectors, and the strength of cattle and sugar prices, have been revealed as a positive influence on business confidence. An expectation for further investment and development within these industries continues to be cited as key elements in driving business activity, especially in parts of regional Queensland.

**3. Favourable Weather Conditions.** Favourable weather conditions for the tourism industry, and some sectors of agriculture were cited as a positive influence for Queensland small businesses. Respondents indicated that these conditions have had some impact boosting demand.

**4. Investment & Innovation Projects.** Support and funding for investment in innovation projects has been highlighted as having an influence on business confidence, providing some optimism to businesses across Queensland. The ability to improve business process and efficiency through the application, or development, of new technology has produced optimism in some industry sectors.

**5. Interest Rates.** The influence of low interest rates continues to have a positive impact on the confidence levels of Queensland businesses. Some businesses however, indicate disappointment that lower borrowing costs and the improved accessibility of credit and finance is not flowing through to increased sales, with customers saving their discretionary income.

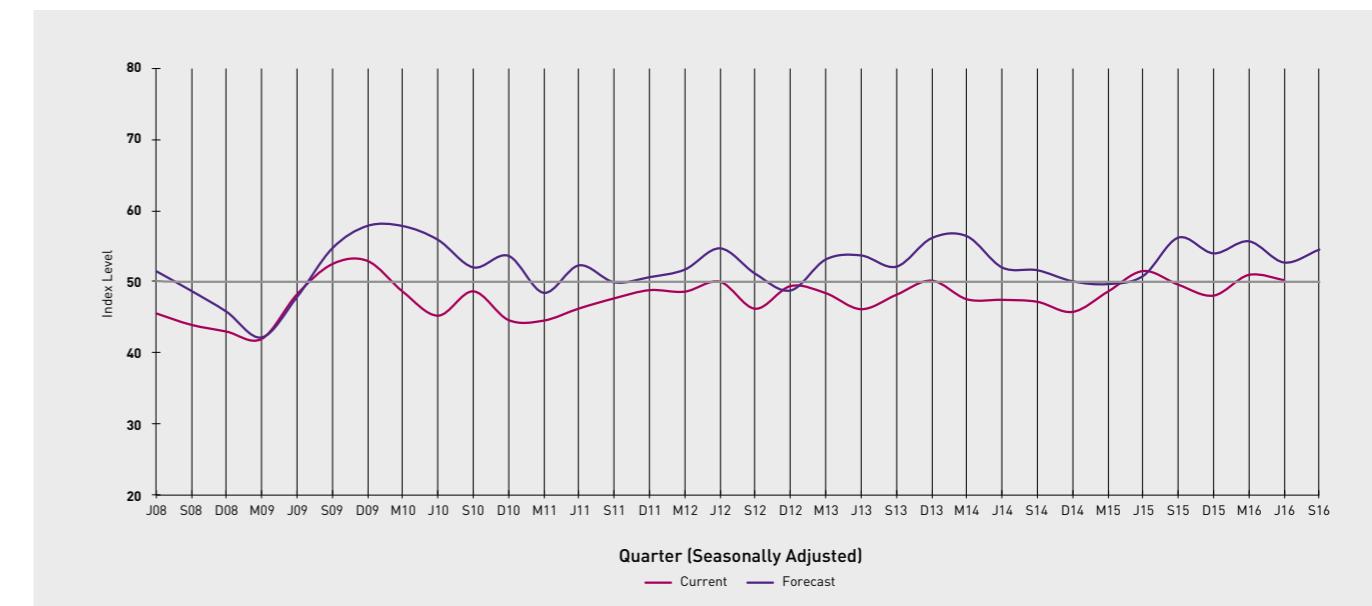
## GENERAL BUSINESS CONDITIONS



General Business Conditions				
	Jun-15	Mar-16	Jun-16	Sep-16
Weaker	39	40	37	29
Same	41	46	50	54
Stronger	20	14	13	17
Index (original)	43.0	41.1	41.6	46.1
Index (seasonally adjusted)	43.8	44.3	42.4	46.2

- The Pulse General Business Conditions Index fell by 1.9 percentage points in the June Quarter to 42.4.
- More than a third of businesses indicated that general business conditions were weaker in the June Quarter, while half suggested that conditions were unchanged from the March Quarter. The proportion of businesses reporting that general business conditions are strengthening has almost halved in the past twelve months.
- Businesses indicated that conditions should improve in the September Quarter however, with the seasonally adjusted forecast of General Business Conditions expected to reach an index level of 46.2 in the next three months.

## SALES AND REVENUE



Sales & Revenue				
	Jun-15	Mar-16	Jun-16	Sep-16
Decreased	31	36	30	18
Same	33	34	39	45
Increased	36	31	31	37
Index (original)	50.8	47.5	49.5	54.6
Index (seasonally adjusted)	51.5	51.0	50.2	54.5

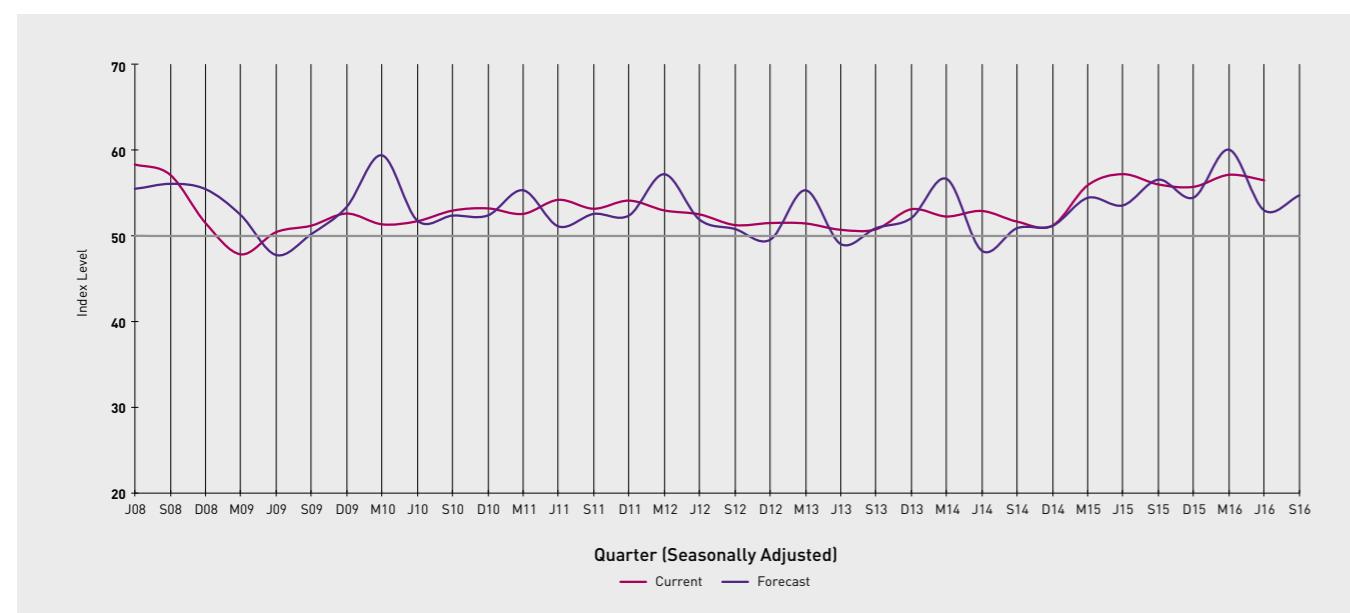
- The Pulse Sales and Revenue Index fell by 0.8 percentage points in the June Quarter to 50.2.
- More than two-thirds of businesses indicated that sales had remained the same, or declined, from the March Quarter, with uncertainty from the federal election being cited by numerous respondents as having a significant impact on spending and earning levels.
- It is significant that the Pulse Sales and Revenue Index has remained in positive territory in the June Quarter, and is forecast to rise to an index level of 54.5 in seasonally adjusted terms in the September Quarter.
- Respondents suggest that while sales should begin to improve in the coming months, there is an expectation that a return to pre-election levels may take some time.

General business conditions just aren't favourable at the moment, and uncertainty and confidence is being hampered by a number of different factors ranging from the Federal election to Brexit. Survey Respondent, Brisbane

A low customer count, combined with a reduction in average sales, is making an impact  
– Survey Respondent, Far North Queensland

We have really noticed the poor consumer confidence that has been caused by disruptive, and long, election campaigns at local, state and federal levels – Survey Respondent, Central Coast

## LABOUR COSTS



Labour Costs				
	Jun-15	Mar-16	Jun-16	Sep-16
Decreased	12	7	8	7
Same	49	61	59	63
Increased	40	32	32	30
Index (original)	57.3	56.4	56.6	56.1
Index (seasonally adjusted)	57.2	57.1	56.5	54.7

- The Pulse Labour Costs Index fell by 0.6 percentage points in the June Quarter to 56.5.
- Two-thirds of Queensland businesses indicated that labour costs were lower, or unchanged, from the March Quarter.
- An increasing proportion of businesses anticipate that labour costs will be unchanged in September, suggesting that businesses could be consolidating their workforce, limiting workforce expansion, and restricting hours to control wage increases.

We have had to restructure the business so that we can achieve savings in staff wages. Minimal increases in wages is enough to hurt an already ailing business.  
– Survey Respondent, Brisbane.

## OPERATING COSTS

The Pulse Survey introduced a new indicator of Other Operating Costs in the March Quarter 2015 to provide additional insights into the costs of doing business. An Index for Other Operating Costs has now been developed, however, only original estimates are currently available, with a seasonally adjusted measure being made available in the future. As this measure is still being refined, the figures provided should be used with some caution.

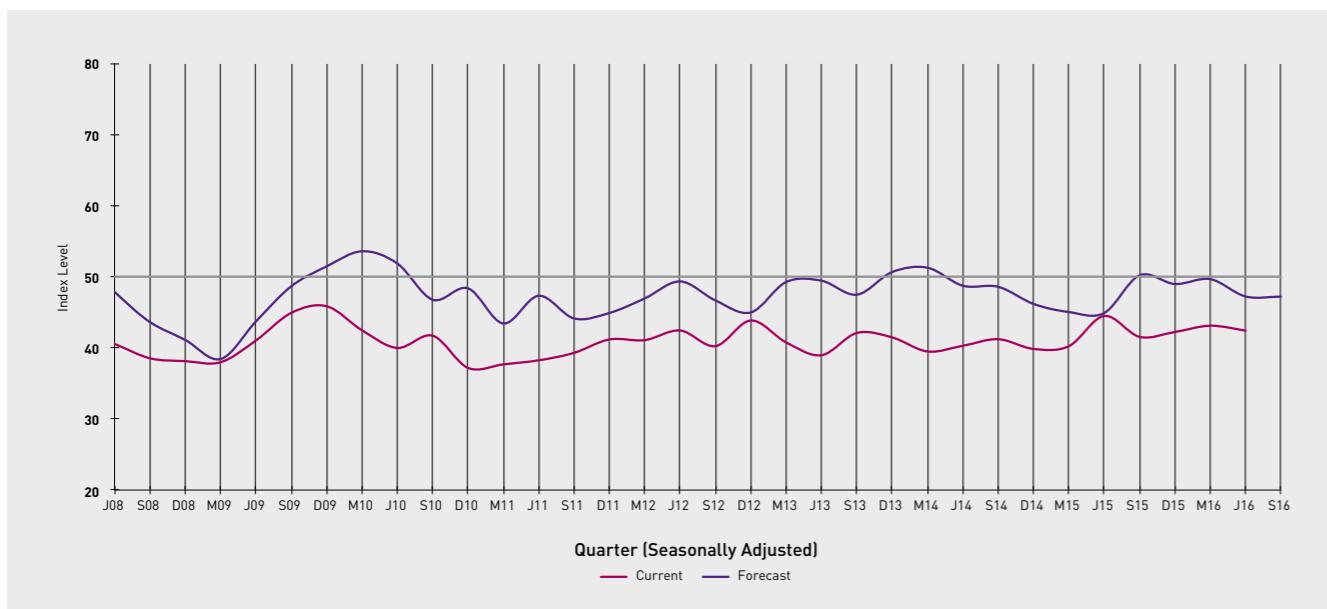
Operating Costs				
	Jun-15	Mar-16	Jun-16	Sep-16
Decreased	4	2	3	1
Same	43	45	38	49
Increased	54	52	59	50
Index (original)	63.8	64.1	65.9	63.1

Based on the six quarters of available data, the proportion of businesses reporting an increase in operating costs has grown in the past year. The majority (59 per cent) of businesses indicate that they experienced an increase in operating costs in the June Quarter, compared with the March Quarter. In original terms, the Operating Costs index level increased by 1.8 percentage points in the June Quarter. Respondents cited insurance, electricity and rents as key areas driving cost increases.

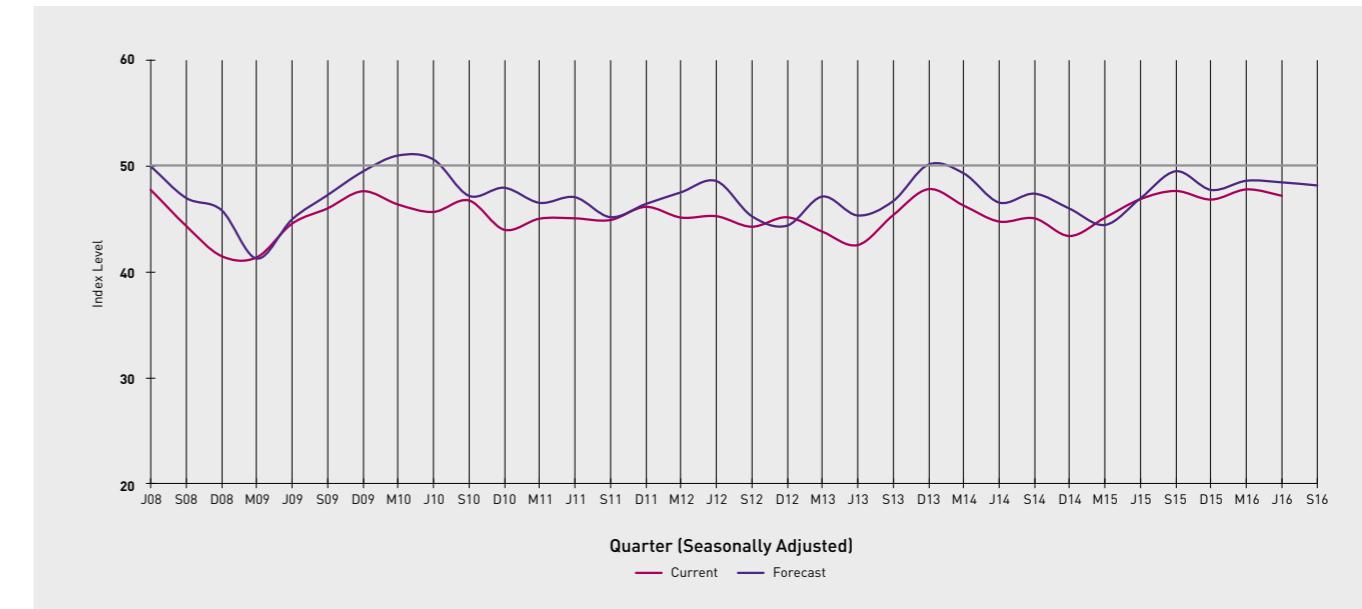
Increases in daily operating costs, such as fuel, electricity and insurance is impacting my business. – Survey Respondent, Brisbane

In the past three months, the biggest impact on performance has been the increased costs of running a business, and in particular, insurance and electricity.  
– Survey Respondent, Gold Coast

## PROFITABILITY



## EMPLOYMENT LEVELS



Profitability				
	Jun-15	Mar-16	Jun-16	Sep-16
Decreased	44	46	45	31
Same	35	40	36	48
Increased	21	14	18	21
Index (original)	43.5	40.5	41.5	46.6
Index (seasonally adjusted)	44.5	43.1	42.4	47.2

- The Pulse Profitability Index fell by 0.7 percentage points in the June Quarter to 42.4.
- Almost half of all businesses indicated that their profitability declined in the June Quarter, compared with the March Quarter. Soft trading conditions, driven by cautious spending, has been identified as a key factor in decreased profitability compared with the previous Quarter.
- The Pulse Profitability Index is forecast to rise in the September Quarter to 47.2 suggesting that there is optimism within some industry sectors that anticipated improvements in sales will flow through to an increase in profitability.

Employment levels				
	Jun-15	Mar-16	Jun-16	Sep-16
Decreased	28	25	24	22
Same	56	59	62	65
Increased	16	15	14	14
Index (original)	46.4	46.7	46.7	47.8
Index (seasonally adjusted)	46.8	47.7	47.1	48.1

- The Pulse Employment Levels Index fell by 0.6 percentage points to 47.1 in the June Quarter.
- In seasonally adjusted terms, the Employment Level index is slightly higher (0.3 percentage points) in June 2016 compared with June 2015, although the index has been flat for the past twelve months.
- Similar to labour costs, it is believed that businesses in Queensland are continuing to consolidate existing employment levels, which is expected to continue in the September Quarter.
- Two-thirds of Queensland businesses expect to keep employment levels steady over the next three months, suggesting limited job vacancies and new roles will be generated by small business in the September Quarter.

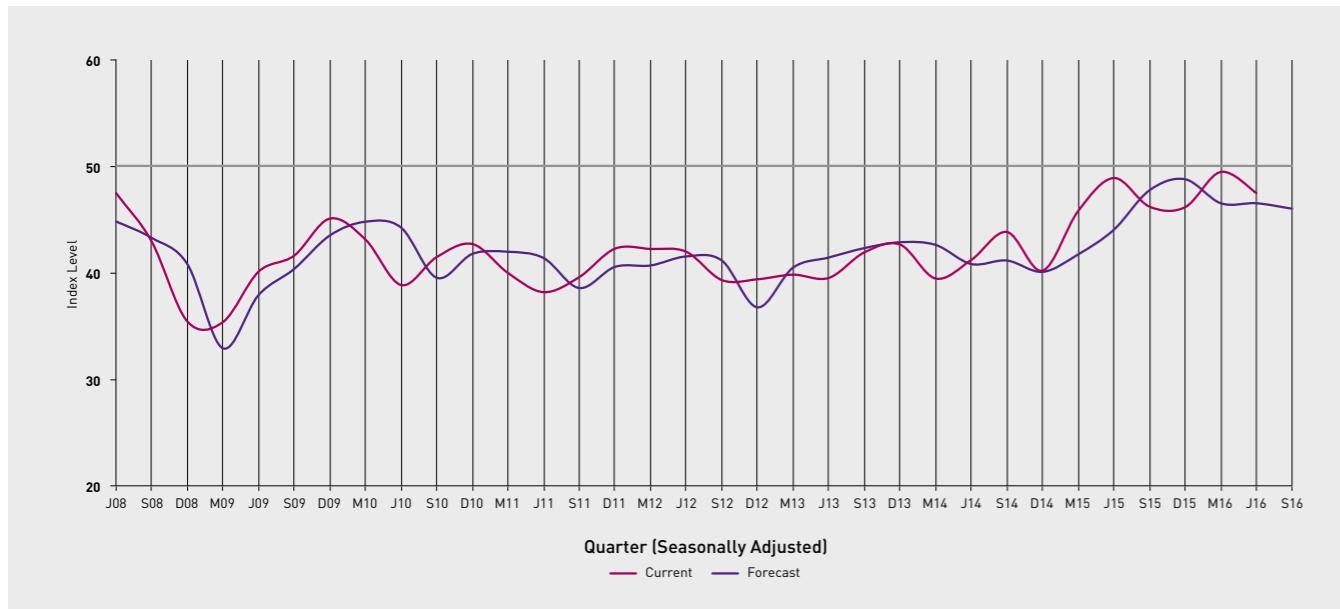
The increased costs of running the business, in particular insurance and electricity, is really impacting profits. – Survey Respondent, Gold Coast

The cost of running a small business, such as rates, electricity, telephone, and insurance costs, and an inability to increase prices from a fear of losing customers, is resulting in our profits going down. – Survey Respondent, Sunshine Coast

Downturn in business has resulted in less work being available for casual staff, and not replacing full-time staff members when they leave. – Survey Respondent, Central Queensland

The costs of sustaining a business are rising, and as a result, many businesses in the local area are downsizing their staff levels. – Survey Respondent, Central Queensland

## CAPITAL EXPENDITURE



Capital Expenditure				
	Jun-15	Mar-16	Jun-16	Sep-16
Decreased	28	25	32	29
Same	50	53	45	56
Increased	22	22	23	15
Index (original)	47.7	47.2	46.3	45.4
Index (seasonally adjusted)	48.9	49.4	47.4	46.0

- The Pulse Capital Expenditure Index fell by 2.0 percentage points to 47.4 in the June Quarter.
- Queensland businesses forecast further contraction in capital expenditure across the next three months, with the index expected to decline by a further 0.9 percentage points during the September Quarter.
- The combined impact of increased operating costs, and flat sales growth, on profitability is presenting challenges to small businesses wanting to increase investment levels, which is expected to continue in the short term.
- Despite the recent downturn in capital expenditure, the long-term trend is positive, with gradual strengthening being observed since a low point of 37.0, which was recorded in December 2012.

## REGIONAL ANALYSIS

To ensure the continuing accuracy and reliability of the Pulse Survey, regional analysis will focus on comparisons between the performance and confidence levels of businesses operating in South-East Queensland, and those in other parts of the state. Using this approach, CCIQ can ensure an even better representation of how small business is performing throughout Queensland.

Current	Queensland	South-East Queensland	Rest of Queensland
12 Month Outlook - Queensland	42.1	40.2	42.4
General Business Conditions	42.4	44.4	37.6
Total Sales/Revenue	50.2	52.4	45.0
Profitability	42.4	44.9	36.4
Labour Costs	56.5	57.5	55.0
Employment Levels	47.1	49.2	43.1
Capital Expenditure	47.4	49.0	42.2

### REGIONAL BUSINESS CONFIDENCE:

- Businesses operating across regional Queensland are surprisingly more optimistic about the twelve-month outlook of the state economy, compared with South-East Queensland, recording an index level of 42.4.
- While businesses in South-East Queensland have experienced better results on all measures of business performance in the June Quarter, compared with the rest of the state, it is surprising that they do not share the same level of confidence in the twelve-month outlook of the state economy.
- Sentiment and business performance in regional Queensland is particularly weak, with businesses operating outside of the South-East corner recording an index level of 37.6 for general business conditions, and an equally low figure (36.4) for business profitability.
- Sales and revenue results in South-East Queensland appears to be driving the state-wide buoyancy in this measure, with businesses in this area of the state recording an index level of 52.4. Significantly, this is forecast to increase further to an index level of 56.2 in the September Quarter. Regional businesses also indicate that sales conditions should strengthen across the next three months.
- Despite weaker perceptions on the twelve-month outlook for the Queensland Economy, businesses operating in South-East Queensland are enjoying more favourable business conditions at present, relative to regional Queensland, with forecasts indicating that this will continue into the September Quarter.

Forecast - September 2016	Queensland	South-East Queensland	Regional Queensland
General Business Conditions	46.2	48.8	44.2
Total Sales/Revenue	54.5	56.2	52.0
Profitability	46.7	49.6	43.6
Labour Costs	56.0	55.9	55.5
Employment Levels	47.7	49.2	45.8
Capital Expenditure	45.2	48.1	42.7

I am wanting to undertake capital expenditure to enhance my properties, but current economic conditions and business profitability mean that I am unable to borrow the required funds. – Survey Respondent, Central Coast

## MAJOR CONSTRAINTS ON BUSINESS GROWTH

Rank	Constraint	Jun-15	Mar-16	Jun-16	Quarterly Change
1	<b>Political and economic stability</b>	59.0	62.2	63.5	↑
2	<b>Level of demand/economic activity</b>	62.5	65.7	63.5	↓
3	<b>Level of business taxes and government charges (State)</b>	47.5	50.8	52.8	↑
4	<b>Direct wage costs</b>	48.7	51.5	51.0	↓
5	<b>Insurance premium costs</b>	47.9	49.8	50.0	↑
6	<b>Compliance and complexity of business taxes</b>	46.2	50.1	50.0	↓
7	<b>Level of business taxes and government charges (Federal)</b>	45.4	49.4	49.4	=
8	<b>Indirect wage costs</b>	45.8	46.8	48.9	↑
9	<b>Energy costs and standard of infrastructure</b>	43.2	47.2	48.4	↑
10	<b>Communication costs and standard of infrastructure</b>	43.5	44.3	46.0	↑

↑ Rank order improved from previous quarter; = unchanged from previous quarter; ↓ worsened from previous quarter.

- It is unsurprising that the major constraint to business growth across the June Quarter was uncertainty and instability generated by the federal election campaign, which replaced level of demand and economic activity as the main barrier to business growth across Queensland.
- Significantly, this is the first time in three years that level of demand and economic activity has been replaced as the number one constraint on Queensland businesses. This highlights how disruptive the political climate, at both a state and federal level, has become in terms of its impact on the performance and growth of small business.
- State business taxes and government charges has also become a more important issue for Queensland business during the June Quarter, replacing direct wage costs as the third most significant constraint on business growth.
- State business taxes and government charges also had the single largest annual increase, rising by 5.3 percentage points compared with the 2015 June Quarter.
- Indirect wage costs, which includes superannuation and workers' compensation, has also increased its importance as a major constraint to business growth, recording the single largest quarterly increase, rising by 2.1 percentage points compared with the March Quarter.
- Insurance premiums continue to be a moderate constraint on business growth, with its impact and importance strengthening in the June Quarter.

We have been able to decrease operating costs in the past three months by installing a solar system, however, all other costs such as Work Cover and super contributions, have increased, which really is a disincentive to employ more staff.  
– Survey Respondent, Sunshine Coast



### REGIONAL BUSINESS CONFIDENCE

Despite weaker perceptions on the twelve-month outlook for the Queensland Economy, businesses operating in South-East Queensland are enjoying more favourable business conditions at present, relative to regional Queensland, with forecasts indicating that this will continue into the September Quarter.



### 12 MONTH OUTLOOK

- Queensland Economy Index** declined by 0.8 percentage points in the June Quarter to 42.6. This follows a rise of 2.2 percentage points in the March Quarter. The Queensland Outlook index is 1.7 percentage points lower in June 2016 compared with June 2015.
- Australian Economy Index** rose by 0.5 percentage points in the June Quarter to 50.5. This follows a rise of 2.9 percentage points in the March Quarter. The Australian Outlook index is now slightly above the long run (5-year) average of 50.4.



### INFLUENCERS ON BUSINESS CONFIDENCE

- Negative influencers** on the 12 month outlook include: Customer Confidence & Spending, Federal Election, Operating Costs (electricity, insurance), State Government Political Uncertainty & Indecisiveness and Market Competition
- Positive influencers** include Strength of Exports and Tourism, Favourable Weather Conditions, Investment & Innovation Projects and Interest Rates.

## ABOUT PULSE

The Pulse Survey has been measuring Queensland business confidence and expectations for over 20 years and is conducted in conjunction with the Australian Chamber of Commerce and Industry's National Survey of Business Expectations. The survey publishes quarterly the results from key questions put to the Queensland business community on National, State and individual economic performances.

The survey is unchallenged in terms of being the most authoritative, timely and comprehensive snapshot of Queensland business sentiment.

The survey contains data from the largest firms in Queensland through to the smallest, and provides a sample covering the entire business community.

**To find out more about Pulse, please contact Nick Behrens, Director of Advocacy, on 07 3842 2279 or at [cciqadvocacy@cciq.com.au](mailto:cciqadvocacy@cciq.com.au)**

## PULSE BUSINESS INDEX

The analysis undertaken by CCIQ in the preparation of this Pulse Survey Report is based on survey responses from Queensland business.

The report uses the Pulse Business Index (PBI) as well as the (base) statistical data provided from the survey responses to effectively measure respondent's views as to how current or future activity (eg. three months ahead) compares with the previous quarter.

A Pulse Index reading of above 50 indicates conditions have improved over the previous quarter. A reading of 50 indicates conditions have remained the same and less than 50 indicates conditions have deteriorated.

The following guide is useful in interpreting the PBI results into broad indicative performance classifications.

Very Poor	0 – 29.99 Points
Poor	30 – 49.99 Points
Satisfactory	50 – 64.99 Points
Good	65 – 74.99 Points
Very Good	75 – 84.99 Points
Excellent	85 – 100 Points

The state-wide PBI results have been seasonally adjusted.

The Pulse Business Constraints Index (BCI) measures the level of key impediments on business growth. The following guide is used in interpreting the BCI results.

### DEGREE OF CONSTRAINT INDEX

Critical	70 – 100
Large	50 – 69.99
Moderate	40 – 49.99
Slight	30 – 39.99
No Constraint	0 – 29.99



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