



The Fair Entitlements Guarantee (FEG) Program

Mosaic Brands Information Session – Feb 2025



Australian Government

**Department of Employment
and Workplace Relations**

What is the Fair Entitlements Guarantee?

- FEG is a Government safety net scheme of last resort
- Covers unpaid employee entitlements that cannot be paid from other sources (subject to some limitations)
- For eligible employees who lose their job due to liquidation or bankruptcy of their employer
- Available **when a company enters liquidation or an early access determination is made.**
- Delivered by the Australian Government Department of Employment and Workplace Relations

What can FEG pay?

- FEG can cover:
 - Wages – up to 13 weeks of unpaid wages
 - Annual leave
 - Long service leave
 - Payment in lieu of notice – up to five weeks
 - Redundancy pay – up to 4 weeks per full year of service

All entitlements are capped at the maximum weekly wage rate of \$2,793

- FEG does not cover unpaid superannuation contributions – pursue through the Australian Taxation Office (ATO)
- For unpaid entitlements over the amount FEG can pay, employees can seek to recover entitlements as a company creditor by lodging a proof of debt with the liquidators

Who is eligible for FEG?

- FEG is available to full-time, part-time and casual employees who are:
 - Australian citizens
 - Permanent residents
 - Holders of special category visas
- FEG is not available to:
 - Temporary residents
 - Contractors and suppliers
 - Company directors and their relatives
- If an employee is not eligible for FEG, they can seek to recover entitlements as a company creditor by lodging a proof of debt with the liquidators

How to make a FEG claim

- You can apply for FEG once your employment has ended. If you are still working you can get your claim ready, but not eligible to apply yet.
- What should you provide with your claim form:
 - You must provide a completed claim form with all the mandatory questions answered
 - You must provide proof of your residency or citizenship status (passport, birth certificate, visa grant notice, see list on claim form)
 - You may provide additional evidence of your entitlements – payslips
- FEG claim form available on FEG webpages, online claim is recommended:
<https://www.dewr.gov.au/fair-entitlements-guarantee>
- Alternatively, PDF claim form can be downloaded from webpages and printed, or FEG can send copy by email or post

Processing and timeframes for FEG claims

- Processing FEG claims involves the department:
 - confirming claimant's eligibility for FEG
 - assessing the entitlements claimed alongside employment conditions and information provided by company administrators
- Important to provide all required information and documents to minimise delays
- Aim to process claims within 14 weeks – may be shorter or longer depending on the circumstances of the claim.

Further information about FEG

- FEG Hotline: 1300 135 040 (operates 9am to 5pm AEST, Monday to Friday)
- Email queries: feg@dewr.gov.au
- Fact sheets on FEG webpages:
<https://www.dewr.gov.au/fair-entitlements-guarantee>
- Tracking FEG claim via FEG Online Services:
<https://fegonlineservices.dewr.gov.au>

Employment Services and financial supports



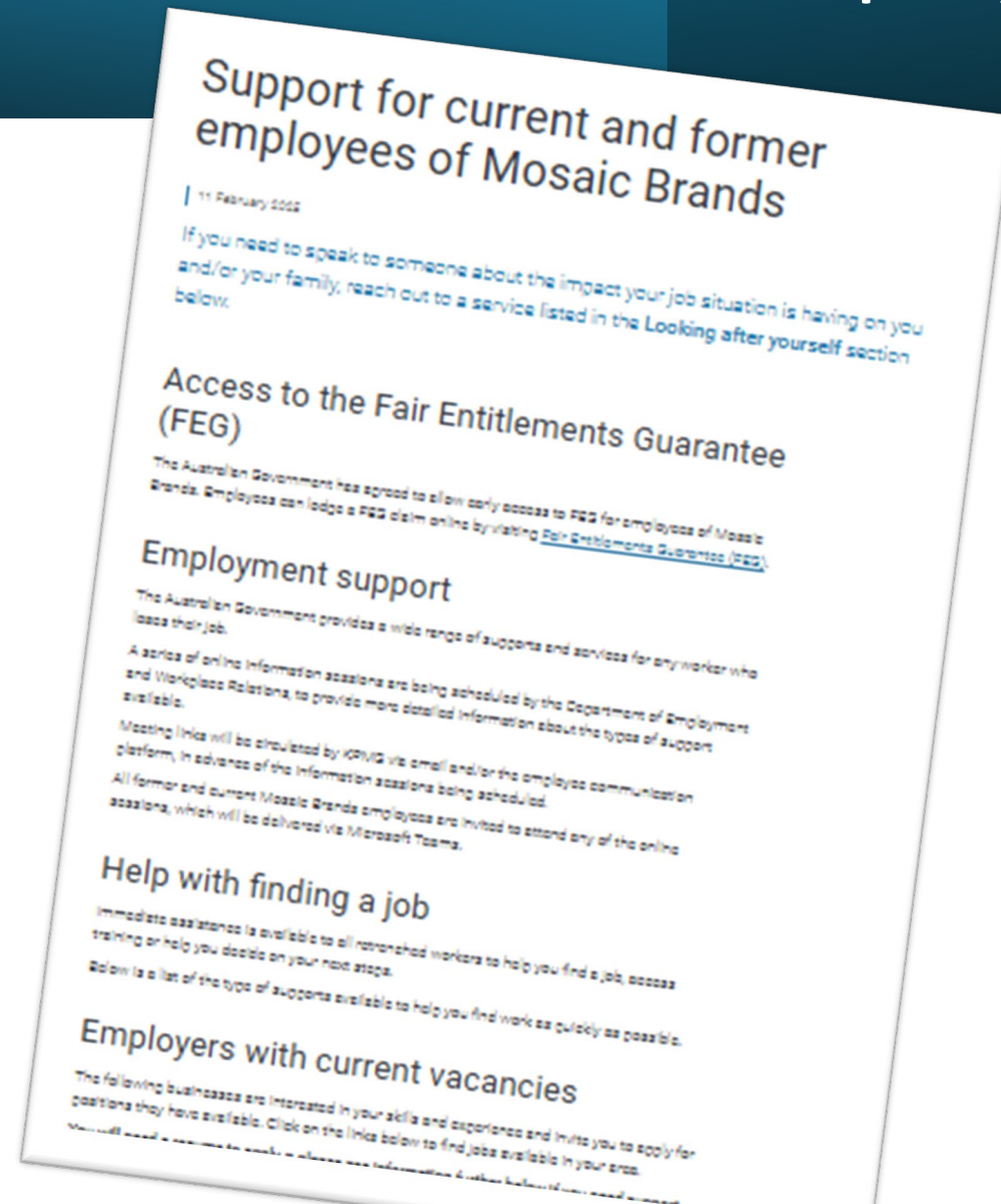
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Web page: Support for Mosaic Brands employees

A dedicated web page has been published on the DEWR website for Mosaic Brands employees:

[Support for current and former employees of Mosaic Brands](#)



What's Next? Website



What's Next? is a dedicated website for anyone who has lost their job.
Visit: www.whatsnext.dewr.gov.au



Looking for work

What's Next also has advice on where to look for a job, in addition to traditional methods and how to contact employers directly.



Redundancy Information Statement (RIS)

helps you understand your rights and entitlements, types of government assistance and payments available.



Skills and Training

Information and links to training opportunities, resources to help you identify skills and advice on transferable skills.



State-based support

A wide range of support is available in most states that help people who have lost their job to access free and subsidised services.

Thinking about your next steps



Employment

- New job, similar role/industry
 - New job, different role/industry
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- Do I need a resume?
 - What skills do I need?
 - Can a careers counsellor help?
 - Is Career Transition Assistance (CTA) an option?



Skills/Training

- Upskilling
 - Training course
 - RPL
 - Accreditation
 - Licenses/tickets
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- What jobs/employers are of interest?
 - What skills do I need?



Retirement

- Volunteering
 - Mentoring
 - Part-time work
-
- How will I keep busy/fit/healthy?
 - What are pension entitlements?
 - What are my hobbies/interests?



Start a Business

- Have a business idea
 - Already have a part-time business
 - No business idea, but interested
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- Am I Business owner material?
 - What are my set up costs?
 - Where do I start?



Undecided

- Taking a break
 - Not sure what to do yet
 - Considering relocating
-
- Do I need financial advice?
 - What if I want 6 months off, then decide?



Workforce
Australia

Employment Services and Programs

- Workforce Australia is the Australian Government's Employment Service
- Providers all over Australia deliver employment services and programs on behalf of Government
- Generally, people need to be receiving income support (Centrelink payments) to get assistance from an Employment Services Provider, unless you have been retrenched.
- Anyone who has been retrenched can register with a provider for support up to 3 months before your retrenchment date and for up to 6 months after.
- If your partner is looking for work, they are also eligible for this support.

Employment services



Workforce
Australia

- Anyone looking for work can register with Workforce Australia online, create a profile and self-manage job searches – similar to other jobs platforms.
- If you prefer personalised support, such as help with your resume, understanding training options or would like to learn more about Workforce Australia employment programs, you can contact a Provider directly.

www.workforceaustralia.gov.au or call: **1800 314 677**

Employment programs

Career Transition Assistance (CTA)

- For anyone 45 yrs and older
- Explore your job interests/goals
- Identify transferable skills
- Resume and job application assistance
- Explore different industries
- Improve digital literacy
- 75 hours over a max. 8 weeks.
- Face to face and online delivery.

Self-Employment Assistance (S-EA)

- Exploring Self-Employment Workshops
- Accredited Small Business Training
- 12 months Coaching
- Business Plan Development
- Business Advice Sessions + Business Health Checks

Skills for Education and Employment (SEE)

- All Australians over the age of 15 who have left school and who need help with their language, literacy, numeracy and digital literacy.
- Training is flexible and can be part-time or full-time, in the classroom, in the workplace or online.

Services Australia (Centrelink)

- The **Payment and Service Finder - Centrelink Online** has a useful tool, that helps you identify the payments and services you might be eligible for, based on the answers you choose.
- You can select from either Payments Finder or Service Finder and follow the prompts.
- **Services Australia offer a free Financial Information Service to help you make informed decisions about your finances.**
- To speak to a Financial Information Service Officer, contact them on 132 300.
Say “Financial Information Service” when asked why you’re calling.
Or visit: www.servicesaustralia.gov.au/fis

Financial advice and counselling

Website: ndh.org.au



**NATIONAL
DEBT
HELPLINE** ®

1800 007 007

- **Information and resources**
- **Live chat service**
- **Talk to a Financial Counsellor**

The easiest and quickest way to speak with a financial counsellor in your state or territory is to call the National Debt Helpline.

You can also use the interactive [Find a Financial Counsellor map](#) on the website.

Thank you.

A dedicated web page has been published on the DEWR website for Mosaic Brands employees: [Support for current and former employees of Mosaic Brands](#)

Questions and support requests can be emailed to: retrenchment@dewr.gov.au |