

Date of Release	Support	Description	Access Information	Factsheet/Source
17/3/2020	Queensland COVID-19 Jobs Support Loans	<p>A \$500 million loan facility, interest free for the first 12 months, to support Queensland businesses impacted by COVID-19 retain employees and maintain their operations. Loan features:</p> <ul style="list-style-type: none"> • \$500 million loan scheme • Maximum loan up to \$250,000 • No repayments or interest charged for the first year • Plus two years interest only • 2.5% fixed interest rate • 10-year term of loan <p>To successfully apply online, have ready your:</p> <ul style="list-style-type: none"> • Business Financial Statements for 2017-18 and 2018-19 <ul style="list-style-type: none"> ◦ Including Profit and Loss Statement, Balance Sheet and depreciation schedules ◦ Financials must be provided for the applicant entity • Personal Taxation Returns for 2017-18 and 2018-19 <ul style="list-style-type: none"> ◦ Returns for all associated individuals prepared by accountant • Bank Account Information <ul style="list-style-type: none"> ◦ Provide account balances for all business loan and credit accounts. This may be copies of your most recent bank statements or information from an internet banking platform. • Australian Tax Office (ATO) Integrated Client Account Statement <ul style="list-style-type: none"> ◦ Copy of the ATO Integrated Client Account Statement (for 12 months to the date of application) for the applicant/each member and all associated entities. • Aged list of debtors and creditors at time of application • Applicant Identification <ul style="list-style-type: none"> ◦ QRIDA is required to adequately identify loan applicants. Please include copies of at least two of the following ◦ identification documents: Australian Driver's Licence, Australian or international Passport, Medicare Card. • Organisation Constitution or Rules of Association and Certificate of Incorporation (if applying as a non-profit organisation) • Trust Deed (if applying as a trust). 	<p>Apply Online Here: https://applyonline.qrida.qld.gov.au/login</p> <p>For Further Information: Email: contact_us@qrida.qld.gov.au Free Call: 1800 623 946.</p>	<p>QRIDA website.</p>

20/3/2020	Loan Repayment Deferral for Small Businesses	The Australian Banking Association announced that Australian banks will defer loan repayments for small businesses affected by COVID-19 for 6 months.	It is recommended that any small business who has not already been contacted should contact their bank to apply .	Australian Banking Association website
20/3/2020	ATO - Tax Support	The ATO is offering a range of support including deferrals, remitting interest and penalties incurred after 23 January 2020, changing GST reporting cycles to monthly to get quicker access to GST funds, varying PAYG instalments to zero for April 2020, and entering a low-interest payment plan.	Phone the ATO's Emergency Support Infoline on 1800 806 218 . Or, visit the ATO website for further information at: www.ato.gov.au	The Treasury Factsheet 4
23/3/2020	SME Guarantee Scheme	The Government, Reserve Bank of Australia and APRA have taken action to support the flow of credit in the Australian economy, in particular for small and medium enterprises. This will provide businesses with funding to meet immediate cash flow needs, by enhancing lenders' willingness and ability to provide credit. Businesses with a turnover of up to \$50 million will be eligible to receive these loans.	The Scheme will commence by early April 2020 and be available by lenders until 30 September 2020. Lenders will be added to the Treasury website once approved. It is recommended you contact your bank .	The Treasury Factsheet 1
23/3/2020	Increased and Accelerated Income Support	The Government is temporarily expanding eligibility to income support payments and establishing a new, time-limited supplement to be paid at a rate of \$550 per fortnight. This will be paid to both existing and new recipients of the eligible payment categories. These changes will apply for the next six months. Payment Categories Include: <ul style="list-style-type: none"> • Jobseeker Payment / Youth Allowance Jobseeker • Parenting Payment • Farm Household Allowance • Special Benefit recipients Expanded Access: <ul style="list-style-type: none"> • Expanded access: Jobseeker Payment and Youth Allowance Jobseeker criteria will provide payment access for permanent employees who are stood down or lose their employment; sole traders; the self-employed; casual workers; and contract workers who meet the income tests. • Reduced means testing • Reduced waiting times 	The Coronavirus Supplement and expanded access for payments will commence from 27 April 2020. Centrelink Online Account: www.servicesaustralia.gov.au/individuals/centrelink Jobseeker Payment: 132 850 Youth Allowance Jobseeker: 132 490 Parenting Payment: 136 150 Farm Household Allowance: 132 316 Special Benefit recipients: 132 850 myGov help desk: 132 307	The Treasury Factsheet 2

23/3/2020	Early Access to Superannuation	<p>You can access up to \$10,000 of your superannuation in 2019-20 and a further \$10,000 in 2020-21. To apply for you must satisfy any one or more of the following:</p> <ul style="list-style-type: none"> • you are unemployed; or • you are eligible to receive a job seeker payment, youth allowance for jobseekers, parenting payment • on or after 1 January 2020: <ul style="list-style-type: none"> ○ you were made redundant; or ○ your working hours were reduced by 20 % or more; or ○ if you are a sole trader — your business was suspended or there was a reduction in your turnover of 20% or more. 	<p>You will be able to apply for early release of your superannuation from mid-April 2020.</p> <p>You can apply directly to the ATO through the myGov website. You will need to certify that you meet the eligibility criteria. www.my.gov.au</p> <p>Separate arrangements will apply if you are a member of a SMSF.</p> <p>Further guidance will be available on the ATO website.</p>	The Treasury Factsheet Super
23/3/2020	Payments to support households	<p>The Government is providing two separate \$750 payments to social security, veteran and other income support recipients and eligible concession card holders.</p> <p>The first payment (announced on 12 March 2020) will be available to people who are eligible payment recipients and concession card holders at any time from 12 March 2020 to 13 April 2020 inclusive.</p> <p>The second payment will be available to people who are eligible payment recipients and concession card holders on 10 July 2020.</p>	<p>To be eligible for the first payment, you must be residing in Australia and be receiving one of specified payments at any time from 12 March 2020 to 13 April 2020, inclusive.</p> <p>To be eligible for the second payment, you must be residing in Australia and be receiving one of the specified payments or holding one of the concession cards that were eligible for the first payment, except for those who are receiving an income support payment that is eligible to receive the Coronavirus supplement.</p> <p>Payments will be made automatically by Services Australia or the Department of Veterans' Affairs</p>	The Treasury Factsheet 3
20/3/2020	Increase Instant Asset Write-Off	<p>The IAWOT has been increased from \$30,000 to \$150,000 and expanded access to include businesses with aggregated annual turnover of less than \$500 million. This change applies from 12 March 2020 until 30 June 2020, for new or second-hand assets first used or installed ready for use in this timeframe.</p>	<p>This proposal applies from announcement until 30 June 2020, for new or second-hand assets first used or installed ready for use in this timeframe.</p>	The Treasury Factsheet 1

20/3/2020	Accelerated Depreciation Deduction – Backing Business Investment	<p>Provides a 15 month investment incentive to support business investment and economic growth over the short term, by accelerating depreciation deductions.</p> <p>This applies to eligible assets acquired from 12 March 2020 and first used or installed by 30 June 2021. Businesses with a turnover of less than \$500 million will be able to deduct 50% of the cost of an eligible asset on installation, with existing depreciation rules applying to the balance of the asset cost.</p>	<p>Applies to eligible assets acquired after announcement and first used or installed by 30 June 2021.</p>	The Treasury Factsheet 1
23/3/2020	Temporary Cash Flow Support for Employers	<p>Provides eligible small and medium businesses between \$20,000 and \$100,000 to help cover the costs of employee's wages. The payment automatically calculated by the ATO will be tax free and will provide cash flow support to businesses with a turnover of less than \$50 million.</p> <p>Eligible employers that withhold tax to the ATO on their employees' salary and wages will receive a payment equal to 100 per cent of the amount withheld, up to a maximum payment of \$50,000.</p> <p>Eligible employers that pay salary and wages will receive a minimum payment of \$10,000, even if they are not required to withhold tax.</p> <p>An additional payment will be introduced in the July – October 2020 period. Eligible entities will receive an additional payment equal to the total of all of the payments they have received.</p> <p>This means that eligible entities will receive at least \$20,000 up to a total of \$100,000 under both payments. This additional payment continues cash flow support over a longer period, increasing confidence, helping employers to retain staff and helping entities to keep operating.</p>	<p>The payment will be delivered by the ATO as a credit in the activity statement system from 28 April 2020 upon businesses lodging eligible upcoming activity statements.</p> <p>An additional payment is also being introduced in the July – October 2020 period.</p>	The Treasury Factsheet 2
20/3/2020	Wage Subsidies for Apprentices and Trainees	<p>If you employ an apprentice or trainee you may be eligible for a wage subsidy of 50% of their wage paid from 1 January 2020 to 30 September 2020.</p> <p>Employers can register for the subsidy from early April 2020. Final claims for payment must be lodged by 31 December 2020.</p>	<p>The Department of Education, Skills and Employment website at: www.dese.gov.au</p> <p>Australian Apprenticeships website: www.australianapprenticeships.gov.au</p> <p>Contact an AASN provider. https://www.australianapprenticeships.gov.au/search-aasn</p>	The Treasury Factsheet 2

20/3/2020	Support For Affected Regions, Communities and Industries	<p>The Government has set aside an initial \$1 billion to support those regions and communities that have been excessively affected by the economic impacts of the Coronavirus, including those heavily reliant on industries such as:</p> <ul style="list-style-type: none"> • tourism, agriculture, & education <p>These funds will be available to assist during the next few months and over the year ahead to ensure these communities are well placed to recover.</p>	<p>The Deputy Prime Minister will work with affected industries and communities to develop recovery plans and measures.</p> <p>The \$1 billion will be available for distribution through existing or new mechanisms as soon as practicable.</p>	The Treasury Factsheet 4
23/3/2020	Support For Australian Airlines And Airports	<p>The Government will provide initial support to our airline industry through an estimated \$715 million package of relief from a range of taxes and Government charges. This package will support our aviation sector through an unprecedented period of disruption to international and domestic air travel. Including:</p> <ul style="list-style-type: none"> • Reimburse aviation fuel taxes • Relief from Airservices Australia charges • Provide a rebate for Domestic Aviation Security • Fund Regional Aviation Security 	<p>Support will be available to businesses conducting commercial and aeromedical aircraft operations that are subject to the taxes, fees, charges and costs covered by the package.</p> <p>The aviation sector will be supported through relief from a range of taxes and Government charges between 1 February and 30 September 2020.</p>	The Treasury Factsheet 4
23/3/2020	Temporary relief for financially distressed businesses	<p>The elements of the package are:</p> <ul style="list-style-type: none"> • Temporarily increasing the current minimum threshold for creditors issuing a statutory demand on a company under the Corporations Act 2001 from \$2,000 to \$20,000. • Temporary relief from directors' personal liability for trading while insolvent • Providing the treasurer an instrument-making power under the Corporations Act to temporarily amend provisions of the Act to provide relief from specific obligations or to modify obligations to enable compliance with legal requirements during the crisis. 	<p>For owners or directors of a business that are currently struggling due to the Coronavirus, the ATO will tailor solutions for their circumstances, including temporary reduction of payments or deferrals, or withholding enforcement actions including Director Penalty Notices and wind-ups.</p> <p>Phone the ATO's Emergency Support Infoline on 1800 806 218.</p>	The Treasury Factsheet 5

25/3/2020	Payroll Tax Relief Package	<p>You may be eligible for one or more of a range of payroll tax relief measures as a result of the impacts of COVID-19. These include:</p> <ul style="list-style-type: none"> • refunds of payroll tax for 2 months • a payroll tax holiday for 3 months • deferral of paying payroll tax for the 2020 calendar year. <p>SME's (payroll up to \$6.5million), may receive and email/apply for:</p> <ul style="list-style-type: none"> • refund of payroll tax for 2 months, • payroll tax holiday for 3 months, <p>You can also apply for a deferral of payroll tax for the 2020 calendar year.</p> <p>Large businesses (payroll over \$6.5million) and have been negatively affected by coronavirus can apply for:</p> <ul style="list-style-type: none"> • deferral of payroll tax for the 2020 calendar year • refund of your payroll tax for 2 months. 	<p>How to Apply: Apply for a deferral here Apply for a refund/holiday here (you must apply for this one before 31 May 2020)</p> <p>Once your applications have been processed, an email will be sent with instructions on what you need to do.</p> <p>All this means no Queensland business impacted by COVID-19 will have to make a payroll tax payment this year.</p>	More info on Business Queensland website.
25/3/2020	Small and Medium Business Power Bill Relief	<p>Small and medium businesses may be eligible for a \$500 rebate off energy bills.</p> <p>Businesses who consume less than 100,000 kilowatt hours will receive the rebate.</p>	<p>This will be automatically applied on your business electricity bills.</p> <p>For information call: 1300 654 687</p>	Business Queensland website.
25/3/2020	Business Rent Relief	<p>Businesses who rent state government premises may be eligible for rent relief.</p>	<p>More information will be available soon.</p>	Business Queensland website.
25/3/2020	Industry Support Package	<p>The Industry Support Package will assist large businesses through this period to ensure they will be able to scale up and service the community when economic activity improves.</p>	<p>For further detail email: COVID19ISP@treasury.qld.gov.au</p>	

25/3/2020	Support for Tourism Operators and Hospitality Providers	<p>Fees and charges relief for tourism operators and hospitality providers include:</p> <ul style="list-style-type: none"> • waiving application fees for some variations to liquor licences • waiving registration renewal fees for Inbound Tour Operators • waiving of daily fees for commercial activity agreements and permits • rebate on Marina Charges and Passenger Levies • deferral of Tourism Lease Rent Payments. 	<p>From 1 February to 31 July 2020, fees will be waived. Apply at any time. For information call: 1300 654 687</p>	Queensland Government website.
25/3/2020	Rebate for Households	<p>\$200 rebate for all 2.1 million Queensland households to offset the cost of water and electricity bills.</p>	<p>Automatically applied through household electricity bills.</p>	Treasury QLD website.
25/3/2020	Reducing Superannuation Minimum Drawdown Rates	<p>Minimum drawdown requirements for account-based pensions and similar products have been reduced by 50% for 2019–20 and 2020–21.</p>		ATO website.
16/3/2020	Market Diversification and Resilience Grants QLD	<p>Market Diversification and Resilience Grants provide agriculture, food and fishing exporters and their supply chain partners with matched funding to help them diversify into new markets and purchase new equipment.</p> <p>Funding up to \$50,000 for Queensland-based agriculture, food and fishing exporters and their supply chain partners.</p>	<p>Close date: 20 Apr 2020 12:00 AM AEST.</p> <p>Download the equipment purchase grant application form.</p> <p>Submit your completed application, including supporting documents, to:</p> <p>Post: MDRG Program Team Department of Agriculture and Fisheries GPO Box 46 BRISBANE QLD 4001</p> <p>Email: MDRG@daf.qld.gov.au</p> <p>For more information call: 13 25 23</p>	<p>Purchase grant terms and conditions and guidelines.</p>

30/3/2020	JobKeeper Payment – Information for Employers	<p>Businesses impacted by the coronavirus will be able to access a subsidy from the Government to continue paying their employees. Affected employers will be able to claim a fortnightly payment of \$1,500 per eligible employee from 30 March 2020, for 6 months.</p> <p>Employers will be eligible for the subsidy if:</p> <ul style="list-style-type: none"> • their business has a turnover of less than \$1 billion and their turnover will be reduced by more than 30 per cent relative to a comparable period a year ago (of at least a month), or • their business has a turnover of \$1 billion or more and their turnover will be reduced by more than 50 per cent relative to a comparable period a year ago (of at least a month), and • the business is not subject to the Major Bank Levy • The employer must have been in an employment relationship with eligible employees as at 1 March 2020, and confirm that each eligible employee is currently engaged in order to receive. • Not-for-profit entities and self-employed individuals that meet the turnover tests that apply for businesses are eligible to apply. 	<p>Employers can register their interest via ATO website from 30 March 2020. https://www.ato.gov.au/Job-keeper-payment/</p> <p>Subsequently, eligible employers will be able to apply for the scheme by means of an online application.</p> <p>The first payment will be received by employers from the ATO in the first week of May.</p> <p>Eligible employers will need to identify eligible employees and must provide monthly updates to the ATO.</p> <p>It will be up to the employer if they want to pay superannuation on any additional wage paid because of the JobKeeper Payment.</p>	The Treasury Factsheet 6
30/3/2020	JobKeeper Payment – Information for Employees	<p>Eligible employees are employees who:</p> <ul style="list-style-type: none"> • are currently employed by the eligible employer (including those stood down or re-hired); • were employed by the employer at 1 March 2020 • are full-time, part-time, or long-term casuals • are at least 16 years of age • are an Australian citizen, the holder of a permanent visa, a Protected Special Category Visa Holder, a non-protected Special Category Visa Holder who has been residing continually in Australia for 10 years or more, or Special Category (Subclass 444) Visa Holder • are not in receipt of a JobKeeper Payment from another employer. • If your employees receive the JobKeeper Payment, this may affect their eligibility for payments from Services Australia. 	<p>Employees will receive a notification from their employer that they are receiving the JobKeeper Payment.</p> <p>The majority of employees will need to do nothing further.</p> <p>Where employees have multiple employers – only one employer will be eligible to receive the payment. The employee will need to notify their primary employer to claim the JobKeeper Payment on their behalf.</p>	The Treasury Factsheet 7

30/3/2020	JobKeeper Payment – Information for Sole Traders	<p>Sole traders may be eligible to receive the JobKeeper Payment if their turnover has reduced. Following registration by the eligible business, the Government will provide \$1,500 per fortnight per eligible employee for a maximum of 6 months. This will support sole traders to maintain their income and connection with employees.</p> <p>Sole traders (including those who are self-employed or have employees) will be eligible for the subsidy if:</p> <ul style="list-style-type: none"> • their business has a turnover of less than \$1 billion and their turnover will be reduced by more than 30 per cent relative to a comparable period a year ago (of at least a month); or • their business has a turnover of \$1 billion or more and their turnover will be reduced by more than 50 percent relative to a comparable period a year ago (of at least a month). 	<p>Sole traders must elect to participate in the scheme.</p> <p>An application to the ATO must be made and sole traders must continue to provide information to the ATO on a monthly basis.</p> <p>The first payments will be received by sole traders in the first week of May.</p> <p>Register your interest: https://www.ato.gov.au/Job-keeper-payment/</p> <p>You don't need to phone the ATO. You can register your interest and the ATO will send you updates.</p>	The Treasury Factsheet 8
30/3/2020	A hold on eviction for renters	<p>Evictions will be put on hold over the next 6 months for commercial and residential tenancies in financial distress. Government agreed common set of principles:</p> <ul style="list-style-type: none"> • a short term, temporary moratorium on eviction for non-payment of rent to be applied across commercial tenancies • tenants and landlords are encouraged to agree on rent relief or temporary amendments to the lease • the reduction or waiver of rental payment for a defined period for impacted tenants • the ability for tenants to terminate leases and/or seek mediation or conciliation on the grounds of financial distress • commercial property owners should ensure that any benefits received in respect of their properties should also benefit their tenants in proportion to the economic impact • landlords and tenants not significantly affected by coronavirus are expected to honour their lease and rental agreements • cost-sharing or deferral of losses between landlords and tenants, with Commonwealth, state and territory governments, local government and financial institutions to consider mechanisms to provide assistance 	<p>More information about this will be available this week.</p> <p>Contact your landlord.</p>	Business Queensland website

THE FOLLOWING BUSINESSES/PLACES ARE REQUIRED TO CLOSE

As at midday on Monday, 23 March 2020, the following businesses or places were required to close:

Business/Place	Exceptions
Cafes	Takeaway or home delivery
Casinos	
Cinemas	
Clubs (registered and licenced)	Bottle shop attached to these venues
Entertainment venues	
Gyms	
Hotels	Accommodation
Indoor sporting venues	
Night clubs	
Pubs	
Restaurants	Takeaway or home delivery

As at 11:59pm Wednesday, 25 March 2020, the following additional businesses or places are required to close:

Business/Place	Exceptions
Amusement parks	
Arcades	
Auctions/Open House Inspections	
Bathhouses	
Barber shops	Up to 30 minute appointments only and with one person per 4 m ²
Beauty therapy services	
Boot camps	
Cafes	Takeaway or home delivery
Casinos	
Cinemas	
Clubs (registered and licenced)	Bottle shop (attached)
Community and recreation centres	Hosting voluntary or public services

Concert venues	Live streaming by small group with social distancing
Entertainment venues	
Fitness centres	
Food courts	Takeaway or home delivery
Gambling venues	
Gaming venues	
Group fitness facilities	
Gyms	
Hairdressers	1 person per 4 square metre rule applies in the premises
Health clubs	
Hotels	Accommodation
Indoor sporting venues	
Libraries	
Massage parlours	
Nail salons	
Night clubs	
Personal training	If outside, can have groups of up to 10 people if social distance
Play centres	
Pubs	
Saunas	
Social sporting-based activities	
Spas	
Strip clubs and brothels	
Swimming pools	
Restaurants	Takeaway or home delivery
Tanning services	
Tattoo parlours	
Theatres	Live streaming by small group with social distancing
Waxing services	

Wellness centres	
Markets (indoor and outdoor)	
Public playgrounds	
Outside gyms	
Skate parks	
Museums	
Caravan and camping parks will be a decision for each state and territory	Where people live permanently in caravan parks or are staying in caravan parks as interim abodes where their primary residence is not available, they may continue to do so.
Places of worship, weddings and funerals	<p>Weddings with a maximum attendance of no more than 5 people and where the 1 person per 4 square metre rule applies.</p> <p>Funerals attended by a maximum of no more than 10 people and where the 1 person per 4 square metre rule applies.</p>

DISCLAIMER

The above information provided is only an overview and it is not intended that readers should wholly rely on the information provided.

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All content is referenced and linked on 31 March 2020.