

HOUSE OF REPRESENTATIVES STANDING COMMITTEE ON ECONOMICS

REVIEW OF THE FOUR MAJOR BANKS AND OTHER FINANCIAL INSTITUTIONS

Commonwealth Bank of Australia

CBA58QON: CHAIR: Just before we go to a break, I think Mr Simmonds has raised a really interesting line of questioning around identification of conduct which amounts to different types of harassment or violence. I'm just wondering: does CBA have a program in place to identify instances of elder abuse?

Mr Cohen: Yes, Chair, we do. In fact what we've done is we've undertaken training across, particularly, our frontline teams. We've introduced a guide that helps our people but also our customers who understand and identify instances of elder abuse. This is part and parcel of the efforts that we've made over the last 18 months in particular to improve outcomes for vulnerable customers and, obviously, elderly customers do fall into that category, particularly financial abuse of elderly customers.

CHAIR: Would you be prepared to provide that document or that guidance to the committee either on a confidential or public basis?

Mr Cohen: Very happy to.

Mr Comyn: It's a public document, and we're very happy to provide it.

Answer: Attached are two guides that CBA has published in relation to elder abuse.



Safe & Savvy

A guide to help older people avoid abuse, scams and fraud.

Who should read this guide?

We know that people over the age of 50 are at risk of financial abuse, scams and fraud. This is often called **elder financial abuse**.

Elder financial abuse can take many forms and happen to anyone. It is a mistake to think it couldn't happen to you or those you love.

Even though it's hard to discuss, the more we understand what elder financial abuse is, the more we can identify it, talk about it, and take action to prevent it from happening.

This guide is for our older customers and their loved ones. We want you to be safe and savvy when managing your money.

Who developed the guide?

This guide was developed by the Commonwealth Bank of Australia (Commbank) Customer Advocate, together with a large range of community and academic experts.

We want to thank all those organisations who helped, in particular Council on the Ageing (COTA), National Seniors, Seniors Rights Service and State Trustees Limited. We had great support from Sue Field (Adjunct Associate Professor, Elder Law, Western Sydney University) and Julie Letts (ethics consultant). Many others helped generously, including health and aged-care workers, Public Trustee representatives, mediation and counselling providers, legal practitioners (including community legal centres), and helpline services for victims and carers.

You will find more information on the CommBank Customer Advocate on the back of this guide.

The information contained in this guide is designed and intended to provide general information regarding elder abuse. The information contained in this guide does not constitute, is not intended to be a substitute for and should not be relied upon as legal or other professional advice. Before acting on any information contained in this guide, you should seek your own legal or other professional advice to ensure that any steps you take are appropriate for your own circumstances.

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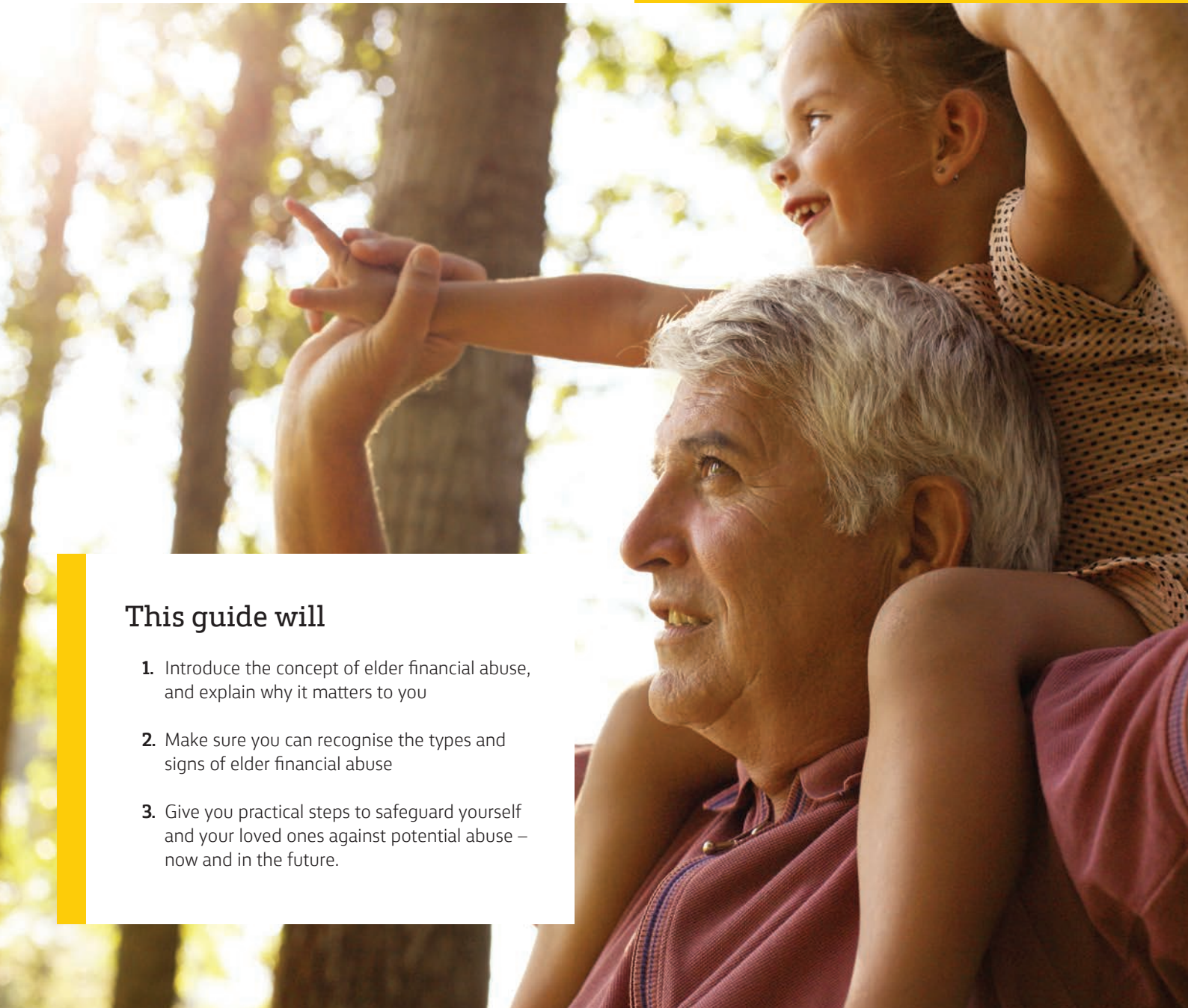


Are you aged 50 or older? This guide is for you

The financial issues affecting older people are unique. Early preparation avoids problems later.

This guide will

1. Introduce the concept of elder financial abuse, and explain why it matters to you
2. Make sure you can recognise the types and signs of elder financial abuse
3. Give you practical steps to safeguard yourself and your loved ones against potential abuse – now and in the future.





What is in this guide?

You'll find information, resources and practical activities to help you better understand and prevent elder financial abuse.

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Part 1

Spotting elder financial abuse

It can happen
to all of us

While elder financial abuse can happen to anyone, there are certain groups who are at higher risk. Have a look at the checklist on the next page to see if you or any loved ones are in these groups.





Why elder financial abuse should matter to you

1. It can happen to anyone (including you), and often starts much younger than you might think.
2. It hurts people. Beyond financial loss, elder financial abuse often has other serious impacts including anxiety and depression. This can harm an older person's ability to look after themselves by limiting their access to a safe home, adequate food or medical care.
3. As Australia's population ages, more and more people are susceptible.
4. It could be happening right now to you or someone you love, but it can be hard to spot until it's too late.

The following groups are at an elevated risk of elder financial abuse

- People who are alone or isolated
- People with a physical or mental disability
- People with a limited understanding of finance due to either language limitations or cultural barriers
- People from LGBTI communities
- People who are reliant on others for their care
- People who have been subject to other types of abuse in the past.

10 common forms of elder financial abuse

Elder financial abuse can take many forms and can include repeated or one-off actions, threats or even a lack of action. Here are 10 of the most common types of abuse.

1. Abusing power of attorney



“Power of attorney” gives a trusted person (the ‘attorney’) control over someone’s assets and allows them to make financial decisions on their behalf. Abuse can occur if the attorney uses this power to take a person’s assets for themselves or for others.

2. Pressure, threats and intimidation



This occurs when someone attempts to force an older person to sign over ownership of assets, or make them a beneficiary of their will. The pressure may be physical, emotional or both.

3. Fraud and scams



This occurs when a third party deliberately sets out to falsely gain a person’s trust in order to defraud them and steal their money. Fraud and scams can take many forms, and are often targeted at older, more vulnerable people.

4. Abusing family agreements



Often families enter into informal agreements that are designed to help everyone, but have no legal backing (e.g. older parents sell their home and split the profit with adult children). These agreements can unintentionally create various risks of abuse.

5. Improper use of funds



This occurs when someone who lawfully has access to an older person’s money uses it for unagreed purposes. For example, a carer could purchase things for themselves when buying groceries for the person in their care.

Features common to all types of abuse¹

Financial abuse exploits a power imbalance

Often elder financial abuse involves someone misusing their power over the victim, such as exploiting poor health, lack of mobility, withholding information, or even physical intimidation.

Financial abuse is an abuse of trust

Often elder financial abuse occurs where there is an expectation of trust. This could occur in a pre-existing relationship (e.g. family), or in a new relationship that may appear genuine, but has really been created out of self-interest.

¹ Adapted from AIFS Research Report No. 35 - February 2016. For more information see www.aifs.gov.au.

6. Theft



While theft is a risk for all people, older people are particularly at risk, especially if they have care needs. Thieves can exploit an older person's specific physical or mental vulnerabilities.

7. Inheritance impatience



This occurs when adults feel entitled to an ageing relative's assets. This could cause them to try and take their assets from them. Examples include stealing money from parents' bank accounts, or transferring assets to another person.

8. Guarantors gone wrong



Often older parents will help their adult children purchase a home or start a business by being a guarantor to a loan. In some cases, this can create situations where the older parents might lose their home, despite there being no bad intent.

9. Failure to provide promised care



This occurs when an (often well-intentioned) arrangement for family members to provide care to older relatives in exchange for financial assistance breaks down, often because of a change in circumstance (e.g. employment) for the younger person.

10. Emotional blackmail



This can be one of the subtlest and least visible forms of abuse. Examples include an adult child refusing access to grandchildren, except in return for a loan; or an emotionally dependent adult child abusing their parents' concern by demanding money.

Financial abuse is often not technically illegal

Often elder financial abuse involves someone unethically exploiting power of attorney or other legal mechanisms that give them control over an older person's assets.

Financial abuse often causes psychological, not physical harm

Often elder financial abuse doesn't involve obvious physical threats or violence (although it sometimes does). Instead, the abuser inflicts profound emotional harm and psychological distress on the victim.

Part 2

Design your support team

Everything in life is easier when you have support from a group of trusted advisers

In this section you will

1. Learn how to pick the right support team for you
2. Learn how to create a power of attorney that minimises the risk of abuse.
3. Be equipped with some simple tools to help you select and manage your power of attorney.

Top tips

The most important things you should do are:

- Make sure that the people in your team are the right ones to help manage your financial affairs.
- Don't automatically assume that family members have the right skills, qualities or capacity to help you.
- Check in regularly with your doctor. Ask them to inform a trusted friend or family member if your health significantly declines.
- Keep written records of family agreements you have in place. Strongly consider legal advice.
- Let your bank know of any concerns you have regarding people's access to your accounts.
- Assess your personal and professional relationships at least every year.

How to pick your support team

The model below shows the different people who might be appropriate to be on your team. Think about who might be best for your circumstances.

Your team's job is to

- Provide you with the best advice
- Help you plan and provide for your future, including comfortable retirement
- Set up your financial affairs to prevent abuse
- Plan for a time when you might be unable to manage your finances (if your mental or physical health weakens)
- Help you consider and set up a power of attorney, or another type of authority to assist you with financial and legal matters.



Even though family members can sometimes be the right people to be on your team, ask yourself:

“Who else should be on my team to help me protect my financial future and safeguard me from abuse?”



Family members

Family is an obvious choice to help with financial, legal and health-related matters, and the support of loved ones can be important for everyone. However, it's entirely up to you how much you want to discuss with each family member, and what sort of authority you give them over your money.

If you are considering appointing a power of attorney (or any other type of decision-making authority), family is just one option. It is important to share your wishes and preferences with people you trust while you are healthy and not under pressure. There is no obligation to give decision-making rights to your son, daughter or any other relative. Consider your own relationship with each family member, and whether they have the right capabilities, intent and time to assist you – now and in the future.



Doctors

Doctors play an important role in assessing and maintaining your health. They can also play a significant role in determining your legal capacity to manage your financial affairs. This is critical if you have assigned an enduring power of attorney that will come into effect if you become unwell.

You should develop a close relationship with your doctor and discuss these issues now. Ask your doctor what 'legal capacity' and 'decline' look like, how often you should be assessed and who should be alerted if your health declines. We recommend regular check-ups at an interval that makes sense for you in the context of your physical and mental health.



Lawyers & community legal centres

Lawyers can play a significant role in helping to prevent abuse or unintended financial harm by formalising family agreements, such as granny flat or guarantor arrangements, or gifts and loans. A lawyer can also help you to draft your will. Lawyers also help in situations where financial abuse is suspected or experienced.

They can help you to understand and create power of attorney documents, and provide documentation for you to share with your bank or accountant. The cost of not seeking advice on these matters can be devastating if relationships break down or you simply don't understand the implications of your choices.

Free legal advice is available if you need it. For instance, there are community legal centres located across the country and State Trustees or Guardians. Their details are available at the back of this guide.



Accountants

Accountants help you with complex matters relating to tax, business ownership and property management, especially later in life.

As you get older, you may no longer have the desire or ability to stay on top of these matters yourself. Accountants often have good visibility of your transactions and everyday spending so they can provide you with advice; this also helps them detect unusual or suspicious transactions occurring in your accounts.

If you have an accountant, tell them about your power of attorney requirements and wishes so they can keep a lookout for any suspicious behaviour.



Financial advisers

Not everyone has a financial adviser, but if you do, they can help you with your planning for retirement and your finances more generally. It's important not to leave planning too late, and to have an appropriate level of investment risk you are comfortable with. If you own your own business, your financial adviser and accountant could work together to help you.



Bank staff

Bank staff can help you with the everyday management of your finances and direct you to the right type of products and services for your needs and age. They can't set up a power of attorney document for you, but will retain any attorney documents you have, once you provide them. They can also help you arrange an 'authority to operate'. This enables a family member, accountant, or other trusted person you nominate to transact on one or more of accounts that you grant them access to.

Your bank can act as a useful partner in helping prevent, detect and stop elder financial abuse. You can ask bank staff to help protect you by creating limits on transactions, and update the records of any current attorney that you have in place, once you provide formal documentation. Bank staff can also investigate any suspicious transactions you see on your accounts.

Picking the right team ‘captain’

A good support team needs a good captain, and while you are fit and able, now is the time to choose that captain. You can do this through a power of attorney.

A power of attorney (POA) is a legal document that allows you to appoint someone to act on your behalf – that is, to make decisions relating to property or financial matters.

Top tips

- Start thinking about your power of attorney when you’re in good health and have time to prepare.
- Powers of attorney are not just for older people. They can be relevant for people of any age – e.g. if you’re travelling overseas.
- Think about the ‘five qualities every team captain should have’ (see the next page). Don’t assume that this person must be a family member.
- Work with a lawyer or State Trustee to set up your power of attorney requirements and ensure that all proper processes are followed.
- Be specific and deliberate about the powers you are assigning.
- Remember that you can cancel or change your power of attorney at any time. You can also grant authority for a specific period of time only.
- Consider setting limits on transactions or assigning authority to multiple people to reduce risk.
- Regularly review any people you have assigned as your attorney, or as a third party authority and check that your bank has the most current records.
- If you ever change your power of attorney, make sure to cancel the previous one in writing to anyone who has a copy. Let your bank know about the change straight away.

Why might you need a power of attorney (POA)?

- You are experiencing (or planning for) a decline in your mental health.
- You are injured, immobile or experiencing physical ailments that make it difficult to get around.
- You are in hospital, travelling or deployed in a foreign country.
- You live remotely and find it difficult to access services.
- You have difficulty managing your money yourself.



5 qualities every team captain should have

1. Integrity

- A person who will act in your best interests by saying and doing what is right.

2. Financial sense

- A person who is good at managing their money and your money.

3. Availability

- A person who has the time to assist, and can help at short notice.

4. Courage

- A person who will stand up for your rights and deal with other people for you.

5. Knowledge

- A person who takes the time to understand what they can and can't do, and takes their role seriously.

Risks and red flags to look out for

▶ There is no national register for powers of attorney - yet

This limits the ability of your bank to see the arrangements you have in place. Make sure your service and financial providers have up-to-date information, because they will only have access to your current attorney arrangements when you provide them with formal documentation. Setting up a new power of attorney doesn't automatically cancel an old one.

▶ Powers of attorney can become tools of abuse

Giving someone so much power can easily lead to abuse, so picking the right attorney is critical. Make sure they understand what your wishes are. Remember, you can specify or limit their powers in the power of attorney, if you want extra security.

▶ Your 'default' choice (e.g. a family member) may not be the right person for the job

There are many people to whom you may want to consider giving power of attorney, and it doesn't have to be a family member. Sometimes, family members may not have the right ability, capacity or qualities to do a good job for you. You need to think carefully and make the right choice for you.

Know the difference

There are three ways someone can make decisions on your behalf

Two types of power of attorney

1. General power of attorney (POA)

This gives one or more persons the authority to act for you in financial and legal matters:

- Buy and sell real estate or shares
- Operate your bank accounts
- Spend money on your behalf
- Allocate gifts.

You can choose when it comes into effect, for how long, and for what purpose. This type of attorney can be useful when you have a specific period for which you need someone to act on your behalf.

Note:

A general power of attorney is only effective while you have the capacity to make and communicate decisions for yourself.

2. Enduring power of attorney (EPOA)

This allows your attorney to make financial decisions on your behalf and continues on if you lose or suffer from diminished capacity. You can tailor it to meet your needs and impose limits. You can also choose when it comes into effect.

Clearly, an enduring power of attorney is important for giving you a say in what happens to your finances and affairs if your health deteriorates. **If you don't have an enduring power of attorney, then once you lose capacity the opportunity to appoint someone is gone.**

Often, an enduring power of attorney works well, but it comes with a significant amount of authority over your affairs, and can have different applications, depending on where you live. At the back of this guide we have listed several organisations you can contact for advice on how best to protect yourself.



Authority to operate

3. Third-party authority (TPA)

An authority to operate, or third-party authority (TPA), is a special type of authority that your bank can offer you in relation to your bank accounts.

A TPA gives another person access to one or more of your bank accounts without going through a full power of attorney process. It is arranged directly through the Commonwealth Bank and allows the nominated person to perform transactions on specific accounts only. The authorised party will not be able to do things that aren't within their authority, such as opening new accounts or cards.

TPAs only apply to personal accounts – that is, you cannot give another person access to loan accounts or credit cards, for example.

Unlike a power of attorney, a TPA does not confer any legal power on the person to act on your behalf outside of accessing specific bank accounts.

It's important to realise that powers of attorneys and TPAs can coexist. This means multiple people may have access to the same accounts.

You can cancel a TPA at any time by contacting your bank.



There is just as much risk of abuse with a TPA as there is with a POA

The nominated person has the same access to the nominated account(s) as your attorney, and is equally able to withdraw your money and use it for their own purposes. Here are some steps to help protect yourself:

- ▶ **Think carefully about who you give authority to.**
- ▶ **Talk to your bank staff before giving the authority.**
- ▶ **Don't give more access than is needed.**
- ▶ **If you have any concerns or reservations – don't do it.**

Part 3

Bulletproofing against scams & frauds

Even the most savvy and successful people can become victims of scams and frauds. We also know scammers target older Australians, particularly men.

In this section you will

- Learn about the types of fraud and scams to look out for
- Discover how to better protect yourself from frauds and scams
- Learn from real-life case studies what can go wrong.



What is the difference between a scam and a fraud?

- A scam happens when somebody gains your confidence in order to steal your money or information. Scammers often use sophisticated lies to trick you.
- Account fraud usually happens when somebody accesses your funds without your knowledge or authority. You might not even be aware of the fraud until you notice it on your statement or receive a call from your bank.

Top tips

Scams

- Hang up on suspicious phone calls, even if they say they are from big companies. Call back using a number from a trusted source, such as the phone book or the company's website.
- Never share passwords and personal information. Anyone who asks you for your password is probably scamming you.
- Be a sceptic when reviewing email attachments, links and suspicious texts. If you're in doubt, delete the message.
- Use up-to-date anti-virus software to protect your computer. You can find more information at scamwatch.gov.au.
- Don't send money or personal information to people from unusual locations.

Fraud

- If you shop online, always use secure websites. Make sure the web address (URL) starts with "https" or has a padlock symbol at the front.
- Avoid swiping your card when making purchases. Inserting or tapping your card is often more secure, or opt to use a PIN over signing for purchases.
- Always keep your personal and account information safe and don't keep a record or tell anybody your PINs or passwords. Contact your bank if you have forgotten your password.
- Check your bank account and statement regularly, keep an eye out for any unfamiliar transactions.
- Tell your bank if you are travelling.

Enjoy extra control at your fingertips

CommBank offers customers several highly effective ways of preventing scams and fraud. Look at each of the following to see how they could help you. You can use Netbank or the CommBank app to make these changes, and if you want more information, you can visit commbank.com.au, call us on 13 22 21, or visit us in a branch.

If you're not a CommBank customer, ask if your bank has something similar.



LOCK international payments

If you're not shopping on international websites or travelling overseas you can lock international online and in-store payments. Then simply unlock them instantly whenever you need.



LOCK your card temporarily

If you misplace your credit card, you can temporarily lock it while you look for it. Then unlock it when you find it again.



LOCK contactless card payments

You can lock contactless card payments if you're not tapping your card to pay. Then simply unlock whenever you need to.



BLOCK ATM cash advances

Block ATM cash advances if you don't want to withdraw cash from your credit card.



LIMIT spend per transaction

Set a limit per transaction, then whenever a purchase is above that limit, it'll be declined and we'll alert you.



SET a spending cap

Setting a spending cap helps you keep on top of your spend. And you can still access additional funds if you need them.



Transaction Notifications

Receive instant notifications every time you pay or are charged for something using your debit or credit card.



Spend Tracker & Insights

Your transactions will be automatically categorised, so you know exactly what you are spending your money on.

Find out more

commbank.com.au/personal/credit-cards/lock-block-limit.html
commbank.com.au/digital-banking/transaction-notifications.html
commbank.com.au/digital-banking/spend-tracker-insights.html



Common scams & frauds

Watch out for these common scams and frauds.

Scams

- **IT Support** – The scammer contacts you by phone or email pretending to be technical support staff from a telecommunications or computer company. They sometimes request remote access to your computer and often try to convince you to transfer money or to buy a prepaid gift card to fix a fake technical issue.
- **Romance & dating scams** – The scammer forms a relationship with you to extract money or gifts. They may convince you to transfer assets into their name or ask to become a beneficiary of your will. Often they will ask you for money to fix a non-existent health, travel or family problem.
- **Investment scams** – The scammer claims to be a stockbroker or portfolio manager offering you financial or investment advice. They will try to convince you to hand over money for an investment opportunity.
- **Job opportunities** – The scammer offers you a quick and guaranteed way of making money with little effort. So-called ‘pyramid’ schemes often masquerade as multi-level marketing businesses by using payments from new recruits as “profit” for earlier investors.
- **Unexpected money** – The scammer offers you the false promise of an inheritance or a share in a large sum of money in return for paying them a smaller up-front fee. This includes the well-known **Nigerian scams**, where the scammer claims to need help transferring a large sum of money out of their country, and **lottery scams**, where the scammer asks for a fee in order for you to claim winnings from a fictional competition.
- **Travel scams** – The scammer tricks you into claiming a free or discounted fictional holiday. To secure your ‘booking’, you may be asked to give the scammer personal information and credit card numbers.
- **Fake charities** – The scammer takes advantage of your generosity and compassion by posing as a charity, or claiming to need money to help a child who is ill.
- **Buying or selling products** – The scammer tricks you into paying for fake invoices, shopping at fake websites, or purchasing products at discount prices – products that you don’t receive or don’t work as described.

Account frauds

- **‘Phishing’** – The fraudster tricks you into giving them usernames, passwords or credit card details by posing as someone you can trust such as a suspicious phone call or link to a fake website.
- **Malware** – The fraudster sends you an email or text that looks legitimate but when you click on the link it installs software on your computer, phone or tablet that gives the criminal online access to your bank accounts.
- **Skimming** – The fraudster installs a device on an ATM or EFTPOS machine that reads and stores information from your card, which is then used to withdraw money or make purchases.
- **Card fraud** – The fraudster uses your credit card details without your authorisation, either through card skimming or by convincing you to give out the information under false pretences.
- **Missed call** – The fraudster calls you but then hangs up quickly, prompting you to call them back on a premium number with high call charges.
- **Identity fraud** – The fraudster uses your identity or personal information to commit a crime. This can involve the theft of your identify or the production of false identities and financial documents.
- **Cheque fraud** – The fraudster attempts to use fake, forged or altered cheques to pay for goods and services.

Many victims, huge losses

Many people never know that they have been the victim of a scam or a fraud. Those who are aware may feel ashamed to admit or report it.

We do know, however, that the real impact of frauds and scams is a great deal higher than most people imagine.



1.6m

The Australian Bureau of Statistics estimated that **1.6 million Australians** were affected by fraud and scams in the 2014–15 financial year, with a total loss of \$3 billion².



47%

There was a **47% increase** in the number of scams reported to the Australian Competition and Consumer Commission from 2015 to 2016³.

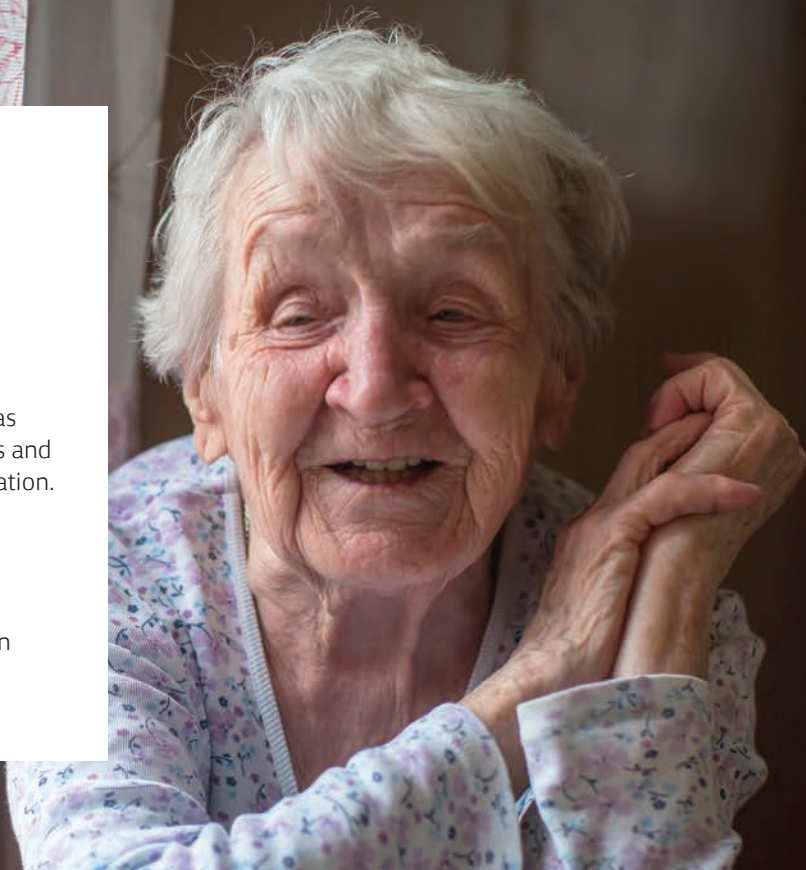


50+

Our analysis at the CommBank Customer Advocate suggests that 76% of scam activity affected customers **over 50**.

Why are fraudsters and scammers so effective?

- **They play on emotions** such as fear, loneliness, desire and compassion to trick you into making decisions that you wouldn't otherwise make.
- **They identify and prey on vulnerabilities** such as isolation, age, financial hardship, language barriers and low computer skills to take advantage of your situation.
- **They are experts** at manipulating your trust and imitating honest people or organisations.
- **They may threaten you** with a fine, disconnection of your services, arrest or even deportation.



Eddie's story

A romance scam

Eddie, a successful 52-year-old business executive, was devastated when his wife of 26 years passed away. After a year of terrible loneliness, Eddie struck up a friendship with Kali, a beautiful 40-year-old woman of African descent, on an internet dating site. Eddie says he was drawn to Kali's exotic background, and he felt flattered by her attention and care.

Kali confided in Eddie that she had recently moved from Australia to the United States because her father had died suddenly, and her frail mother needed support. She had become very distressed about her mother's declining health and the rising medical costs. As Kali was unable to work while caring for her mother, Eddie offered to give her \$933 to help pay for some tests.

She implored Eddie to lend her more money for just a short period of time

A devastated Kali then told Eddie that her mother had cancer and needed a \$54,000 operation immediately. Money was tight because her parents' joint account was frozen while her father's estate was in probate, so she asked if Eddie could help out for a short time. Kali reminded Eddie that she desired to meet him. Eddie took out a personal loan to help Kali and her mother.

Then came more bad news. Not all the cancer had been removed and Kali's mother would need further treatment. A teary Kali declared that she couldn't bear to lose another parent, and still didn't have the money from her father's estate. She implored Eddie to lend her more money for just a short period of time. She detailed the amounts to Eddie for chemotherapy and radiation therapy and other related support services, all of which had to be paid

up-front. Eddie was stunned at the costs – a total of \$492,000. How lucky were Australians to have a public health care system? He wasn't comfortable about it, but Kali had told him that her father's accident included a \$1 million insurance pay out. Eddie arranged to take out a second, temporary mortgage on his house for the full amount that Kali needed to borrow.



After this last transfer was made, Eddie waited patiently for Kali's call. He knew she would be at her mother's hospital bed. When he called her a week later, he was shocked to find the number was disconnected. In a horrifying moment, it finally dawned on him that he had been scammed. Shocked and embarrassed, he approached the bank to see if anything could be done. He had given away a total of \$546,933.

The bank immediately froze Eddie's account and blacklisted the recipients. Unfortunately, the bank was unable to recover the funds because too much time had passed.

Eddie's story is based on a real-life Commonwealth Bank case study.

² ABS, Personal Fraud, 2014-15

³ ACCC, Targeting Scams, 2016

Susy's story

A remote access scam

62-year-old Susy received an urgent call from Tim, who said he was from the security department of her telephone company. Tim had detected a hacker who was sending her random advertising emails with malware (a malicious computer program) that could be used to access all of Susy's personal details.

Susy was understandably scared about theft of her personal details – as well as the chance that the hacker could access a large inheritance in one of her accounts. Tim explained that if they acted quickly they could find and remove the malware to prevent, or at least minimise, any theft. Susy agreed to receive Tim's help, and so downloaded and installed a computer program that gave Tim access to her computer.

Soon after Tim began his check, he told Susy he had detected a sophisticated malware program that had accessed all her bank accounts. He removed the malware, but advised Susy to purchase anti-malware software for future protection. At \$9,700, this seemed quite expensive to Susy, but she knew she had more to lose if she didn't act quickly.



the bigger the payback. Susy imagined the round-the-world trip she had always wanted to take, and asked if she could make an initial small investment, and then regular payments to build up her shares. Tim said he didn't want her to miss out on the holiday so, if she liked, he was willing to help her set up an online (NetBank) account to make regular transfers of \$2,000. When the NetCode came through to Susy's phone, she gave it to Tim, as he explained he needed it to help her set up her account.

The change in banking, and the large international transfer, created a flag in CommBank's system and triggered a lock on Susy's account. She then received a call from John, a CommBank employee. Susy told John that she had organised this transfer to a new online account. John went through the warning signs of scams with Susy, but she assured John that this was not a scam. A week after Tim's internet 'help', a transfer of \$2,000 was made as agreed by Susy. Once more the bank contacted Susy, who again assured them that she had approved the transfer.

Over the next two months, automatic transfers continued. Unknown to Susy, instead transfers of \$2,000, transfers were made ranging from \$2,000 and up to \$20,000.

During a visit to the bank, Susy realised her account was almost empty. She admitted to the teller that she had given her bank details and NetCode to Tim, allowing him to set up an online account that gave him access to all her money.

The bank locked Susy's NetBank account, blacklisted the recipient and tried to recover the lost funds. Of the \$90,000 Susy had lost, the bank was only able to retrieve the initial transfer of \$9,700 made to another financial institution. All of the money 'Tim' had transferred from Susy's account had disappeared.

Susy's story is based on a real-life Commonwealth Bank case study.

Unknown to Susy, transfers were made ranging from \$2,000 and up to \$20,000

A week later, Tim called Susy to check that the anti-malware software was working well. As new malware was being developed constantly, Tim recommended insurance to protect her from any future hacking of her accounts. Generously, he suggested she could use his 'family and friends' discount; for only \$8,000, Susy would have 10 years of protection through an offshore insurance company. Given her earlier experience, Susy thought this was a good idea.

Tim then told Susy that he had become a shareholder in this insurance company about a year ago. In the last six months, he boasted, he had received dividends equal to five times his original investment. He explained that the greater the investment,



Warning signs

Keep on the lookout for these warning signs and act straight away to protect yourself:

▶ **Incredible offers to make easy money**

If it sounds too good to be true, it almost certainly is!

▶ **Unknown contact**

Be wary of unexpected phone calls, emails or requests for remote access to your computer.

▶ **Feeling bullied or rushed**

Be sceptical of anyone claiming to be from a big and legitimate organisation (bank, telephone company, utilities company, government) who tries to rush you into anything.

▶ **Unknown transactions**

Keep an eye out for unusual and unknown transactions, whether small or large, particularly for \$1 (these small amounts are used to test if your account is active before taking out larger sums of money).

Have you been a victim of a scam or fraud?

- Contact your bank immediately** as they may be able to stop the money transfer or close an account if you believe the scammer has your details.
- Change your passwords and PINs** straight away if you suspect your security has been compromised. Change your passwords and PINs regularly as a preventative measure.
- Report the scam** to a government agency (such as [scamwatch.gov.au](https://www.scamwatch.gov.au)) to help them identify the scammer and prevent the scam from spreading. For fraud, you can contact the police on 131 444.
- Contact IDCARE** on 1300 432 273 or via www.idcare.org. IDCARE is a free, Government-funded service that provides support to victims of identity crime to help them plan a response when they have had their personal information taken.
- Apply for a Commonwealth victims' certificate** if you're a victim of identity crime. The certificate can be used to help you regain your identity credentials with different government and financial institutions.

Part 4

Warning signs of elder financial abuse

The best defence to elder financial abuse is for us all to be educated and aware. We must hone our 'sixth sense' of when it is occurring, to help us intervene before it is too late.

In this section you will

- Learn to identify nine warning signs of elder abuse
- Understand how bank staff can assist you, but also the limitations that they face
- Identify actions you can take to protect yourself or get help
- Learn from three different case studies, based on real-life situations.

Top tips

- If you have any concerns about someone abusing your trust or finances, let your bank know. Your local bank manager can speak with you privately if you would like.
- Remember, bank staff have an obligation to respect your privacy and are required to honour an authorised transaction if you insist that they proceed.
- You can help yourself by raising your awareness of the warning signs, seeking support or assistance, and pausing a transaction if something 'doesn't feel right'.



Brian's story

Working with the bank to prevent financial abuse – before it escalates

70-year-old Brian was struggling with health issues, including hearing loss. He found trips to the shops and the bank exhausting, so his son Wayne often did the shopping for him and paid his bills over the phone. Wayne suggested that he help his father set up a NetBank account and that he could teach him how to use it. As Brian was not good with technology, he asked Wayne to do it all for him, and only occasionally looked at the account online.

Wayne started to use his father's account to pay for the occasional small bill

Without his father's knowledge, Wayne started to use his father's account to pay for small bills when money was tight. He intended to pay the money back later. Unfortunately, this didn't happen, as Wayne always came up a little short at the end of each month.

Brian continued to receive his bank statements by post. After a while, he noticed some payments that he did not recognise. He looked through all his receipts but could not find any explanation for the payments, so he rang his bank.

Upon investigation, the bank was able to identify these amounts as being spent on Wayne's utilities and shopping accounts. Brian questioned Wayne about the transactions, and Wayne was very apologetic and embarrassed. He promised to reimburse Brian from his next pay.

Brian acted on the advice of his bank and sat down with staff to discuss a safer way of handling his banking needs, such as setting up autopay on regular bills.

Warning signs of financial abuse

Here are some warning signs to look out for that might suggest you are experiencing financial abuse and some actions you can take.

Changes

Warning signs

What might be happening:

Making a sudden change to the way you do your banking.

- ▶ You withdraw money more often than usual, or in larger amounts.
- ▶ You transfer a big sum of money overseas.
- ▶ You give someone authority to access your account, and unusual transactions suddenly occur.

- Your behaviour is out of the ordinary.
- You may unknowingly be a victim of a fraud or a scam.
- Someone may be influencing you to spend in ways you are not comfortable with, for their personal gain.

Confusion

Feeling surprised or confused.

- ▶ There are withdrawals from your account that don't make sense.
- ▶ Language barriers make it hard for you to understand.
- ▶ You have missing or confusing bank statements.

- Someone could be transacting on your account without your permission.
- Someone might be taking advantage of your difficulty understanding language and instructions.
- Someone might have changed your personal information (such as your address) so that you can't see what's going on with your money and accounts.

Coercion

Feeling someone is pushing you to do things with your money that you feel uncomfortable about.

- ▶ You feel intimidated or controlled by the person, and believe you must do what they say.
- ▶ Someone who doesn't have authority over your money accompanies you to the bank to make a withdrawal.
- ▶ Someone else fills out withdrawal forms (or other documents) on your behalf.

- Someone may be using power or threats to force you to hand over your money to them.
- Psychological abuse and financial abuse may be occurring simultaneously.



What you can do:

- Don't rush a decision to spend large amounts of money, especially if it's benefiting another person.
 - If your circumstances change, or you plan to spend or transfer a large amount of money, discuss this with your bank first.
 - Before giving any other person permission to act on your account, read the *Design Your Support Team* section of this guide.
-
- If you are ever surprised by strange transactions or missing information, contact your bank to talk through your concerns.
 - If you do not speak English well, ask for an interpreter. Let bank staff know if you have hearing or other impediments.
 - Contact your service providers if you feel that you are missing any statements or unpaid bills.
-
- If you are feeling coerced or pressured, ask to speak to bank staff alone about your concerns.
 - If you are feeling scared or frightened, contact the police (if it is serious) or seek advice from one of the elder abuse helplines or seniors advocacy services (located in the back section of this guide).



Maddy's story

A very uncomfortable conversation stops her from losing everything

Maddy, a 65-year-old woman, was accompanied to the bank by her young next-door neighbour, Kay, to make a large funds transfer. When the bank teller queried the reason for the transfer, Maddy confidently told him that 'Kay has been a true friend and a life saver on many occasions.' In Maddy's mind, she had come into the bank to help a dear friend with a huge problem: Kay was getting divorced and needed \$260,000 to buy out her ex-husband so that she could remain living in their family home. Kay had promised to pay back the money with an inheritance from her very elderly father soon.

In Maddy's mind, she had come into the bank to help a dear friend

The bank teller was very concerned, as no legal documents for the loan had been established, and Maddy did not appear to have sought advice from anyone. At the advice of the branch manager, the teller politely suggested putting the transaction on hold for 24 hours until Maddy discussed the loan with family, an accountant or a solicitor. Maddy was upset and embarrassed by the teller's request, but reluctantly agreed. Kay angrily demanded that the bank honour the transaction but, as she had no formal authority over the account (such as a power of attorney), the transaction was put on hold.

A few days later, the branch manager followed up with a call to Maddy. She told the manager that when she had complained to her family members about the bank's refusal of the transfer, they expressed relief that the transfer had not gone through. After discussing it with her family, she realised what could have gone wrong and was grateful that the bank had saved her from potentially losing all her savings.





George's story

Sometimes the warning signs can be a 'storm in a teacup'

Maryanne, daughter of 87-year-old George, accompanied her father to the bank to request a change of address for letters and to set up online banking. She presented the bank with a power of attorney for operating George's bank accounts. Maryanne led the meeting, while George remained very quiet throughout.

Soon after their visit, five transfers of \$10,000 each were made from George's account to five other accounts. The bank rang George to make sure he knew about the transfers. At first, he seemed a bit confused and didn't seem to understand what the bank was talking about. He explained that he was 'a bit deaf' and he would need the bank employee to speak louder. He told them that Maryanne had explained he should try to minimise his tax bills by making a gift – an early inheritance – to each of his five children.

Five transfers of \$10,000 each were made to five other accounts

The employee questioned George further and discovered that Maryanne was regularly keeping him informed about his accounts. George explained that when Maryanne accepted his request to give her power of attorney, she had insisted that they have monthly meetings to go through bank statements, invoices and incoming bills. He also mentioned that he found it difficult to write these days, so he had asked her to fill in any necessary forms.

The bank was satisfied that George's interests were being looked after by Maryanne, and that she was acting honestly and ethically in dealing with both her father and the bank.



Part 5

Advice and support for carers

At some point in our lives, nearly all of us will take on the role of being a carer for someone we love. Whether you provide this care full or part time, it's a big responsibility – and without support, it can be overwhelming.

In this section you will

- Learn where you, as the carer, can go for support
- Look at the rights and responsibilities of carers – including what you can and can't do
- Learn how to help prepare an older person for the future.

Top tips

- Start conversations today about preparing for the future, even when those conversations are going to be difficult.
- Always act in the best interest of the older person, and ensure their wishes and autonomy are preserved.
- Ensure you take active steps to ensure your own safety, education and general wellbeing.
- Keep accurate records and receipts for all financial transactions that you make on behalf of the older person.
- Use support from government and community-based services – especially if you are the sole carer or are finding things tough. You can find referral details at the end of this guide.
- Formalise family agreements wherever possible.
- Encourage your loved one to be an active member of their community.
- Try to share the load with other family members and trusted friends.



Carers in Australia

There are nearly 2.7 million carers in Australia. Around 850,000 of these are full-time carers for an older person or someone with a disability. Most full-time carers are over the age of 45, and 25 per cent are over 65. Most primary carers of older people are immediate family members, often partners or adult children, and usually women⁴.

Being a carer is hard work – with a third providing more than 40 hours of care per week⁴.

If you are caring for someone full time, you may well be facing several challenges

- You may feel isolated and as if you are 'going it alone'.
- It can be hard to know where to find help or how to deal with paperwork and bureaucracy.
- You may feel distressed watching the gradual decline of your family member or friend.
- You may be caring for someone who is undergoing a personality change or who is distressed or depressed.
- The person you are caring for might not always appreciate or understand what you are doing for them.
- It can be difficult to take time away from the person you are caring for to meet your own needs for mental, emotional and physical health.

⁴ ABS, Survey of Disability, Ageing and Carers, 2015

Where can you find support?

As a full time daily carer, there are programs, services and financial assistance available for you. Some of these dedicated support services are listed below. For more support, have a look at the end of this guide for further national and state services.

Carer Gateway - 1800 422 737

A national online and phone service that provides practical information and resources to support carers. The interactive service finder helps carers connect to local support services.

Carer Advisory Service (Carers Australia) - 1800 242 636

Services relating to the health, wellbeing, resilience and financial security of carers.

The Aged Care Complaints Commission - 1800 550 552

A free service for anyone who wishes to raise their concerns about the quality of care being delivered to people receiving aged-care services.

The Older Persons Advocacy Network (OPAN) - 1800 700 600

Free, independent and confidential services that focus on supporting older people and their representatives.

The Aged Care Information Line - 1800 500 853

General information for older people and their carers.

Department of Human Services (Centrelink) - 132 717

Information on whether you are eligible for a carer payment or allowance.

Your rights as a carer

To provide someone with the best care, you must also look after yourself and your own needs.

For your own health and wellbeing you have the right to:

- Plan and prepare for your own future through education and work
- Be reimbursed for any expenses connected with the care of the older person
- Live without fear of violence, threat or abuse
- Remain connected with your own family, friends and community groups
- Have some regular time for yourself, to pursue your own interests and activities.



Your responsibilities as a carer

As a carer you have many responsibilities. The following can help guide you.

Making decisions

- Give the older person all the information they need to make informed choices about their life.
- If you think the person you are caring for is no longer capable of making decisions in their own best interest, you should call the Carer Gateway (or other listed support services) for advice on what to do.
- Make decisions with the best short and long-term interest of the older person in mind.
- Have a trusted and unbiased professional assist the older person when they are entering contracts, signing legal papers or making investment decisions.
- Ensure that the older person knows what they are signing, and the implications of their decisions.

Maintaining safety and connections

- Encourage and support the older person to maintain connections with their community, friends and family. The more isolated they are, the more vulnerable they are to abuse.
- Alert relevant authorities if you feel the older person has experienced (or is in danger of) any kind of abuse, including financial abuse.
- Ensure the older person's home is safe and secure (if you require home service modifications, contact the Carer Gateway above).

Keeping records

- Always keep the older person's money separate from your own.
- Maintain a record of all expenditure made on the older person's behalf, and keep all receipts.
- Put family agreements in writing, and consider having a lawyer formalise major agreements, such as granny flat or guarantor arrangements.
- Be honest in all your dealings on behalf of the older person. Consider how you would you feel explaining your actions to others.

What if the person in care loses capacity?

If the person in care loses capacity, you should check whether they have an enduring power of attorney. If they do not have an enduring power of attorney, you can contact the State Trustee or Guardian who can help appoint someone to act on their behalf. You will find relevant details at the end of this guide.

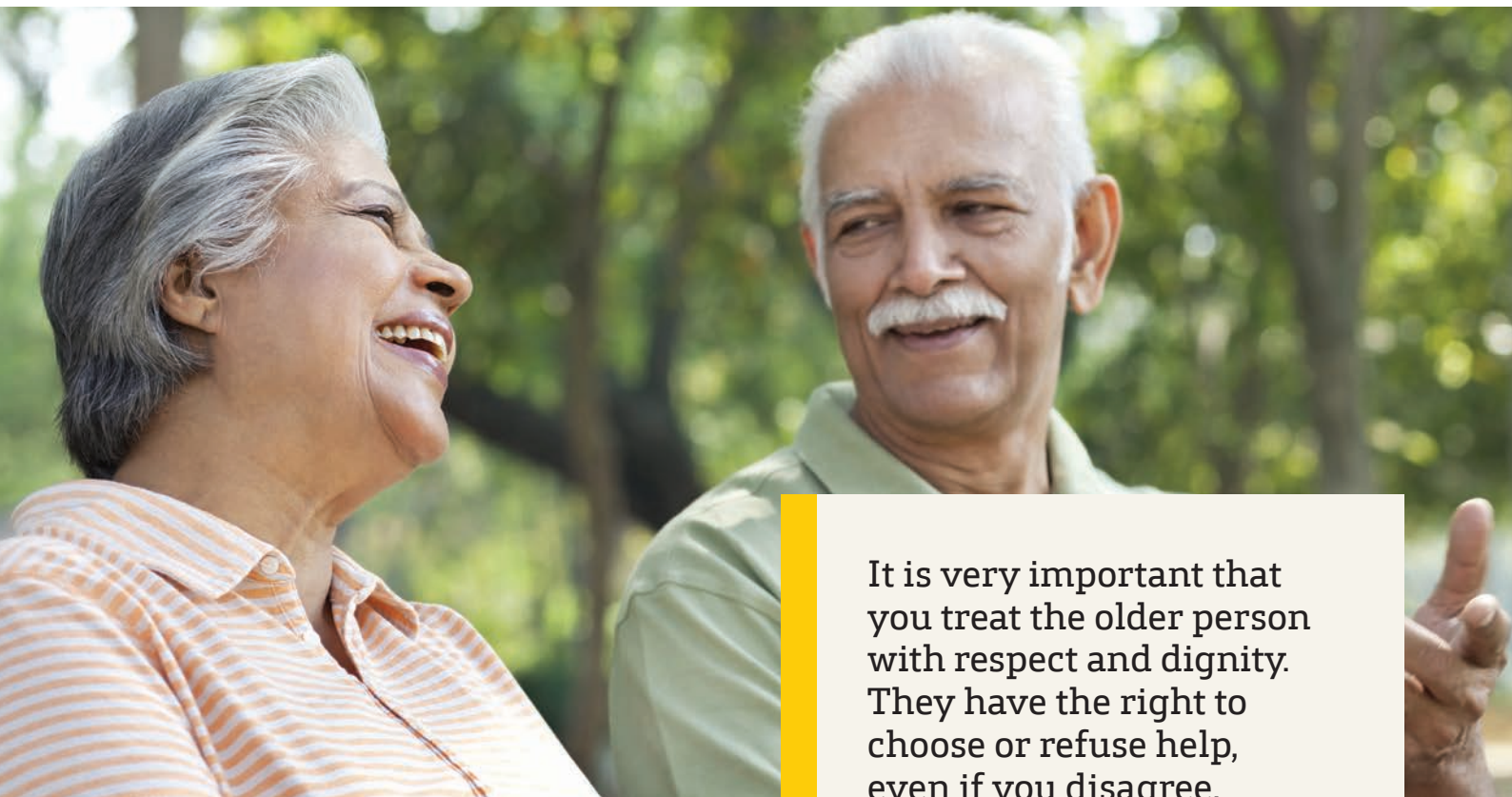


Preparing an older person for the future

Helping an older person plan for the future will sometimes require difficult personal conversations. Although these conversations can be uncomfortable, they will help the person ensure their wishes are preserved and avoid potential conflict in the future.

Some important discussions

- Their preferences for future accommodation and care, should they be no longer able to look after themselves
- How they would like you to help them manage their day-to-day finances
- The benefits of appointing a power of attorney or other arrangement before it is needed
- Details about their financial accounts and investments, and how they would like this information accessed and protected should they experience mental decline
- Where they keep important paperwork, including wills and property deeds
- The names and contact details of their financial, legal and tax advisors
- Emergency arrangements with family, friends, neighbours, doctors, etc.



It is very important that you treat the older person with respect and dignity. They have the right to choose or refuse help, even if you disagree.



Signs of trouble

Eventually your older loved one may start to show signs of decline. The signs may be quite subtle at first but could still cause considerable distress to the person you are caring for.

These include:

- ▶ Leaving unopened or overdue bills or notices from creditors
- ▶ Having difficulty understanding bills, or making incorrect payments
- ▶ Making significant withdrawals or unusual purchases, or other uncharacteristic activity in bank accounts
- ▶ Making sudden changes to their will or power of attorney
- ▶ Carrying large amounts of cash, or hiding cash around the house
- ▶ Writing out PINs and leaving PINs or passwords in their wallet or purse
- ▶ Failing to buy groceries or pay utilities.

Signs of potential trouble being caused by others

Your loved ones may also show signs that others are not acting in their best interest.

These signs include:

- ▶ Receiving visits from unfamiliar acquaintances
- ▶ Being scared that they will be evicted if they don't hand over money
- ▶ Not receiving services or care that you know they've paid for.

If you see any of these signs get advice from one of the expert services listed at the end of this guide.

Staying young as long as possible

Staying connected to the wider world is crucial to the emotional, physical and mental health of older people. You can encourage and support them to:

- Maintain contact with family and other important people in their life
- Develop and maintain new friendships outside of their family, through arts, religious or social groups
- Be intellectually stimulated through reading, conversation, games and visits
- Remain agile and alert through physical activity such as walking, gardening, housekeeping and sport.
- Attend courses at a local recreation centre, adult learning institution or aged-care facility.
- Become involved in their community through a charity, senior centre or hobby group.

A photograph of a man and a young child looking at a document together. The man is in the background, looking down at the document. The child is in the foreground, also looking down at the document. The man has a mustache and is wearing a plaid shirt. The child has curly hair and is wearing a checkered shirt over a white t-shirt. The background is a plain, light-colored wall.

Part 6

Where can I go for help?

The subject of financial abuse is complex, and finding the information and support you need can be a challenge.

So how do you make sense of it, and find more information?

This section offers you the contact details for key support organisations and resources.

National Resources

The following are free Australia-wide services for carers or seniors that provide information, support and referrals relating to the abuse of older people. These services are confidential and callers remain anonymous. If you are a family member, concerned friend, neighbour or social worker who suspects elder abuse is happening, contact one of the services below.

Organisation	Services	Contact
Aged Care Quality and Safety Commission	Provides a free service for anyone to raise their concerns about the quality of care or services being delivered to people receiving aged-care services subsidised by the government.	<ul style="list-style-type: none">• www.agedcarequality.gov.au• 1800 951 822
Relationships Australia	Provides core services such as counselling, mediation and family dispute resolution (as well as associated early intervention and post-separation services). These services are funded by the government and are available in each state and territory.	<ul style="list-style-type: none">• www.relationships.org.au/what-we-do/services• 1300 364 277
Better Place Australia	Supports older people in resolving conflict and preventing elder abuse. Provides a range of mediation and counselling services for families, as well as financial counselling.	<ul style="list-style-type: none">• www.betterplaceaustralia.com.au• 1800 639 523
Scamwatch	Provides information to consumers and small businesses about how to recognise, avoid and report scams. Provides ways to report scams and obtain support if you have experienced a scam.	<ul style="list-style-type: none">• www.scamwatch.gov.au

Senior advocacy services

Advocacy is the process of supporting an individual so that their voice is heard.

Organisation	Services	Contact
Aged and Disability Advocacy Australia (ADA Australia) *Queensland only	<p>Provides free education and information sessions on advocacy services for older people and those with disabilities, such as rights and responsibilities within the aged- and community-care sectors.</p> <p>Supports adults with impaired decision-making capacities to resolve guardianship and administration issues.</p>	<ul style="list-style-type: none">• www.adaaustralia.com.au• 1800 818 338
Capacity Australia	<p>Promotes public professional awareness and knowledge of individuals' human rights and their decision-making capacities.</p>	<ul style="list-style-type: none">• www.capacityaustralia.org.au• 0400 319 089
Council on the Ageing (COTA Australia)	<p>Promotes policy development, advocacy and representation for older Australians, across every State. Promotes, improves and protects the wellbeing of older people in Australia as citizens and consumers.</p>	<ul style="list-style-type: none">• www.cota.org.au• 02 6154 9740
Dementia Australia	<p>Advocates for people living with all types of dementia, and for their families and carers. Provides support services, education and information.</p>	<ul style="list-style-type: none">• www.dementia.org.au• 1800 100 500
Federation of Ethnic Communities' Councils of Australia (FECCA)	<p>Advocates specifically on behalf of older people from culturally and linguistically diverse backgrounds, their families and carers, to ensure their preferences and needs are included in the development of government aged-care policies and programs.</p>	<ul style="list-style-type: none">• www.fecca.org.au• 02 6282 5755



Organisation	Services	Contact
National Aboriginal Community Controlled Health Organisation (NACCHO)	Delivers comprehensive and culturally appropriate primary health care to the community that controls it. Initiated and operated by the Indigenous community, NACCHO provides representation and advocacy relating to health services, information, research, and health programs.	<ul style="list-style-type: none"> • www.naccho.org.au • 02 6246 9300
National Seniors Australia	Represents the concerns of members (people aged 50 and over) to state and federal government, businesses and the broader community. Provides members with access to specialised benefits and services such as a dedicated travel agency, insurance, and research on ageing.	<ul style="list-style-type: none"> • www.nationalseniors.com.au • 1300 765 050
National Social Security Rights Network (NSSRN)	A member organisation of community legal services aiming to reduce poverty, hardship and inequality in Australia. They provide free legal services directly to current and former income support recipients and provide input into policy and legislative processes and its advocacy.	<ul style="list-style-type: none"> • www.nssrn.org.au • NSW: 1800 226 028 • VIC: 1300 430 599 • QLD: 1800 358 511 • ACT: 02 6218 7977 • NT: 1800 812 953 • SA: 1800 246 287 • WA: 1800 642 791 • TAS: 03 6223 2500
Older Persons Advocacy Network (OPAN)	Offers free and confidential services that focus on supporting older people and their representatives to address access to Commonwealth-funded aged-care services and to participate in decisions about their care.	<ul style="list-style-type: none"> • www.opan.com.au • 1800 700 600
Silver Rainbow: LGBTI Ageing & Aged Care	Works collaboratively with government, aged-care providers, related services and LGBTI older people to create an LGBTI-inclusive aged-care sector.	<ul style="list-style-type: none"> • www.lgbtihealth.org.au/ageing • 02 8568 1123

Managing your money

These services provide advice on managing your money safely and planning for financial security for the future.

Organisation	Services	Contact
ASIC MoneySmart	Provides financial management resources, tools and information.	<ul style="list-style-type: none">• www.moneysmart.gov.au
Get It In Black And White (Planning ahead tools) *New South Wales only	Provides information and advice for future legal, health and financial decisions. Offers downloads of documents to help you plan ahead (will, power of attorney, enduring guardian).	<ul style="list-style-type: none">• www.planningaheadtools.com.au
Money Help	Provides tools and advice to help you manage your money and debt.	<ul style="list-style-type: none">• www.moneyhelp.org.au
National Debt Helpline	Offers free and confidential services from professional financial counsellors to help you tackle your debt problems.	<ul style="list-style-type: none">• www.ndh.org.au• 1800 007 007
No Interest Loan Scheme (NILS)	Provides individuals and families on low incomes with access to safe, fair and affordable credit. Offers loans of up to \$1,500 for essential goods and services such as fridges, washing machines and medical procedures.	<ul style="list-style-type: none">• www.nils.com.au• 13 64 57



Legal assistance

These organisations provide free legal advice, with some providers also offering financial support for those needing to take legal action.

Organisation	Services	Contact
Australian Financial Complaints Authority (AFCA)	Provides accessible, fair, and independent dispute resolution for consumers and financial services providers.	<ul style="list-style-type: none">• www.afca.org.au• 1800 931 678
IDCARE	Provides free, government-funded support to victims of identity crime. Can help you to develop a response plan to take the appropriate steps for repairing damage to your reputation, credit history and identity.	<ul style="list-style-type: none">• www.idcare.org• 1300 432 273
National Association of Community Legal Centres (NACLC)	Independent community legal centres that provide free and accessible legal and related services to everyone.	<ul style="list-style-type: none">• www.naclc.org.au• You can find state-based NACLC links on their website.

see also Senior Rights Service under Aged Care Information on pg. 40

Carer resources

These organisations provide carers (family and friends) with advice for supporting their loved one in an ethical and effective way. They also provide physical and emotional support.

Organisation	Services	Contact
Carers Advisory Service (Carers Australia)	Advocates on behalf of Australia's carers to influence policies and services at a national level. Works collaboratively with partners and member organisations (the network of state and territory Carers Associations) to deliver a range of essential national carer services.	<ul style="list-style-type: none">• www.carersaustralia.com.au• 1800 242 636
Carer Gateway	Provides practical information and resources to support carers. Operates nationally and online. Provides an interactive online 'service finder' that helps carers connect to local support services.	<ul style="list-style-type: none">• www.carergateway.gov.au/caring-for-someone

Aged-care information

These organisations provide both financial and legal information regarding rights and responsibilities of all parties.

Organisation	Services	Contact
Aged Care Information Line	Provides information relating to aged care for older people and their carers.	<ul style="list-style-type: none">• www.seniorsenquiryline.com.au/services/aged-care-information-line/• 1800 200 422
My Aged Care	Provides help to those accessing government-funded aged-care services.	<ul style="list-style-type: none">• www.myagedcare.gov.au• 1800 200 422
National Aged Care Advocacy Helpline	Provides information on aged-care services, makes referrals to assessment services, and provides information about carer support services.	<ul style="list-style-type: none">• 1800 700 600
Senior Rights Service	Protects the rights of older people. Provides telephone advice, advocacy, legal advice and educational services.	<ul style="list-style-type: none">• www.seniorsrightsservice.org.au• 1800 424 079

*New South Wales only



Centrelink advice, benefits and payments

Resource	Services	Contact
Advice on Granny Flat Interests	Helps people to understand, create and assess granny flat interests.	<ul style="list-style-type: none">• www.humanservices.gov.au/individuals/enablers/granny-flat-interest• 132 717
Rent Assistance	Provides a regular extra payment if you pay rent and get certain payments from Centrelink.	<ul style="list-style-type: none">• www.humanservices.gov.au/individuals/services/centrelink/rent-assistance• 132 717
Special Benefit	Provides a payment if you are in severe financial hardship and can't claim any other income support from Centrelink.	<ul style="list-style-type: none">• www.humanservices.gov.au/individuals/services/centrelink/special-benefit• 132 850
Pension and carer payments	Provides additional support for pensions and needs based payments.	<ul style="list-style-type: none">• www.humanservices.gov.au• 132 717

If you require the National Relay Service please visit relayservice.gov.au.

Alternatively, you may wish to use the following services:

- TTY Service – dial 133 677 and then our number (1800 832 806)
- Speak & Listen – dial 1300 555 727 and then our number (1800 832 806)
- Translating and Interpreting Service (TIS National) – dial 13 14 50.

ACT resources

The organisations and resources outlined include

- Appointed guardian
- Carer resources
- Elder abuse helplines
- Housing
- Independent financial management
- Legal advice
- Power of attorney / enduring power of attorney
- Senior advocacy services
- State Administrative Tribunals
- Will writing.

Category	Organisation	Services	Contact
Appointed guardian	ACT Human Rights Commission	Works to promote and protect the human rights of everyone with decision-making disabilities, including older people who may lack the capacity to make major health and welfare decisions.	<ul style="list-style-type: none"> • www.hrc.act.gov.au/public-advocate/ • 02 6205 2222
Carer resources	Carers ACT	Supports family and friend carers in the ACT and southern NSW.	<ul style="list-style-type: none"> • www.carersact.org.au • 1800 052 222
Elder abuse helplines	Older Persons Abuse Prevention Referral and Information Line (APRIL)	Provides information that supports people to better understand and exercise their rights. Covers the National Disability Insurance Scheme (NDIS), substitute decision-making, health, mental health, housing, discrimination and much more.	<ul style="list-style-type: none"> • www.communityservices.act.gov.au/wac/seniors • 02 6205 3535
Housing	Housing & Community Services ACT	Provides social housing and community services, including assistance for people to move from homelessness into stable housing.	<ul style="list-style-type: none"> • www.communityservices.act.gov.au/hcs • 133 427
Independent financial management	Public Trustee for the ACT	Acts as an independent and impartial executor, administrator, attorney and trustee for the people of each state. Provides the general public with direct financial management services; provides authorisation and direction to private financial managers.	<ul style="list-style-type: none"> • www.ptg.act.gov.au • 02 6207 9800

Category	Organisation	Services	Contact
Legal advice	Canberra Community Law	Provides legal services to people on low incomes or facing other disadvantages in Canberra and its region.	<ul style="list-style-type: none"> • www.canberracommunitylaw.org.au
	Legal Aid ACT	Helps people in the ACT with their legal problems, including criminal matters, family breakdown, child support, mental health, domestic violence, debt, housing, social security and immigration.	<ul style="list-style-type: none"> • www.legalaidact.org.au • 1300 654 314
Power of attorney / enduring power of attorney	Power of Attorney	Provides the forms required to appoint a power of attorney or an enduring power of attorney, which differ from state to state. Access the ACT forms via the links to the right.	<ul style="list-style-type: none"> • www.legislation.act.gov.au/af/2007-54/current/pdf/2007-54.pdf
	Enduring Power of Attorney		<ul style="list-style-type: none"> • www.legislation.act.gov.au/af/2017-45/current/pdf/2017-45.pdf
Seniors advocacy services	Council on the Ageing (COTA Australia)	Provides policy development, advocacy and representation for older Australians, across every state. Promotes, improves and protects the wellbeing of older people in Australia as citizens and consumers.	<ul style="list-style-type: none"> • www.cotaact.org.au/ • 02 6282 3777
	ACT Disability, Aged & Carer Advocacy Service (ADACAS)	Assists people with disabilities, older people and their carers. Operates as an independent, not-for-profit advocacy organisation.	<ul style="list-style-type: none"> • www.adacas.org.au • 02 6242 5060



Category	Organisation	Services	Contact
State Administrative Tribunal	ACT Civil and Administrative Tribunal	Makes and reviews a range of decisions in its capacity as an independent statutory body.	<ul style="list-style-type: none"> • www.acat.act.gov.au • 02 6207 1740
Writing a will	ACT Law Society	Provides a guide to making a will, including state-by-state answers to common questions about making a will.	<ul style="list-style-type: none"> • www.actlawsociety.asn.au/public-information/making-a-will

NSW resources



The organisations and resources outlined include

- Aged care
- Appointed guardian
- Carer resources
- Elder abuse helplines
- Housing
- Independent financial management
- Legal advice
- Power of attorney / enduring power of attorney
- Seniors advocacy services
- State Administrative Tribunals
- Will writing.

Category	Organisation	Services	Contact
Aged care	Care Connect	Provides advice on home-care options for aged-care, disability and respite services.	<ul style="list-style-type: none"> • www.careconnect.org.au • 1800 692 464
Appointed guardian	Public Guardian	Works to promote and protect the human rights of adults with decision-making disabilities, including older people who may lack the capacity to make major health and welfare decisions.	<ul style="list-style-type: none"> • www.publicguardian.justice.nsw.gov.au • 02 8688 6070
Carer resources	Carers NSW	Works with all carers regardless of their age, location, life-stage or circumstances. Includes those caring for individuals with support needs relating to ageing, disability, health and mental illness.	<ul style="list-style-type: none"> • www.carersnsw.org.au/aged-care • 1800 242 636
	NSW Elder Abuse Helpline & Resource Unit	Accepts reports of abuse that you have witnessed, suspect or have experienced. Provides information, support and referrals.	<ul style="list-style-type: none"> • www.elderabusehelpline.com.au • 1800 628 221
Elder abuse helpline	Victims Services	Provides support services, including free counselling and financial assistance to victims of crime. Helps victims navigate their way through the justice system from the time they become a victim until after the end of the court process.	<ul style="list-style-type: none"> • www.victimsservices.justice.nsw.gov.au • Victims Access Line: 1800 633 063 • Aboriginal Contact Line: 1800 019 123

Category	Organisation	Services	Contact
Housing	Link2home homelessness	Provides callers with information, assessments and referrals to homelessness support and accommodation services across NSW.	<ul style="list-style-type: none"> • www.facs.nsw.gov.au/housing/help/ways/are-you-homeless • 1800 152 152
Independent financial management	NSW Trustee and Guardian	Acts as an independent and impartial executor, administrator, attorney and trustee for the people of each state. Provides the general public with direct financial management services; provides authorisation and direction to private financial managers.	<ul style="list-style-type: none"> • www.tag.nsw.gov.au • 1300 364 103
Legal advice	Seniors Rights Service	Protects the rights of older people in their capacity as a community legal centre. Provides telephone advice, advocacy, legal advice and educational services. Runs free information and workshop sessions on a wide range of issues related to seniors.	<ul style="list-style-type: none"> • www.seniorsrightsservice.org.au • 1800 424 079
	NSW Legal Aid	Provides legal information and advice for people who have a legal problem, including family law disputes.	<ul style="list-style-type: none"> • www.legalaid.nsw.gov.au • 1300 888 529
Power of attorney / enduring power of attorney	Power of Attorney	Provides the forms required to appoint a power of attorney or an enduring power of attorney, which differ from state to state. Access the NSW forms via the links to the right.	<ul style="list-style-type: none"> • www.nswlrs.com.au/__data/assets/pdf_file/0003/25365/General_PoA.pdf
	Enduring Power of Attorney		<ul style="list-style-type: none"> • www.nswlrs.com.au/__data/assets/pdf_file/0010/187282/Enduring_PoA.pdf



Category	Organisation	Services	Contact
	Council on the Ageing (COTA Australia)	Provides policy development, advocacy and representation for older Australians, across every state. Promotes, improves and protects the wellbeing of older people in Australia as citizens and consumers.	<ul style="list-style-type: none"> • www.cotansw.com.au • 02 9286 3860
Seniors advocacy services	Seniors Rights Service	Protects the rights of older people in their capacity as a community legal centre. Provides telephone advice, advocacy, legal advice and educational services. Runs free information and workshop sessions on a wide range of issues related to seniors.	<ul style="list-style-type: none"> • www.seniorsrightsservice.org.au • 1800 424 079
	Welfare Rights Centre NSW	Provides advice about social security rights, entitlements and obligations, and assists people through the social security review and appeals system.	<ul style="list-style-type: none"> • www.welfare-rights-centre.org.au • 1800 226 028
State Administrative Tribunal	NSW Civil and Administrative Tribunal (NCAT)	Deals with a broad and diverse range of matters, from tenancy issues and building works, to decisions on guardianship and administrative review of government decisions.	<ul style="list-style-type: none"> • www.ncat.nsw.gov.au • 1300 006 228
Writing a will	Law Society of NSW	Provides a guide to making a will, including state-by-state answers to common questions about making a will.	<ul style="list-style-type: none"> • www.lawsociety.com.au/for-the-public/know-your-rights/making-a-will

NT resources

The organisations and resources outlined include

- Aged care
- Appointed guardian
- Carer resources
- Elder abuse helplines
- Housing
- Independent financial management
- Legal advice
- Power of attorney / enduring power of attorney
- Senior advocacy services
- State Administrative Tribunals
- Will writing.

Category	Organisation	Services	Contact
Aged care	COTA for Senior Territorians	Promotes the wellbeing of all senior Territorians aged 50 years and over.	<ul style="list-style-type: none"> • www.cotant.org.au • 08 8941 1004
Appointed guardian	The Office of the Public Guardian	Provides guardianship information, advocacy, education, research, investigation and support to the Northern Territory community.	<ul style="list-style-type: none"> • www.publicguardian.nt.gov.au • 1800 810 979
Carer resources	Carers NT	Promotes awareness of carers to government funders and the broader community. Gives carers access to services like respite, counselling, social support, advice and information, emotional support, education and advocacy.	<ul style="list-style-type: none"> • www.carersnt.asn.au • 1800 242 636
Elder abuse helplines	COTA NT Elder Abuse Information Line	Discusses and records concerns about elder abuse (financial, medical, physical, emotional, psychological or neglect).	<ul style="list-style-type: none"> • www.cotant.org.au/information/elder-abuse-information-line • 1800 037 072
	Victims of Crime	Promotes the rights and addresses the needs of anyone who has suffered harm from crime. Provides free, confidential counselling and support services for all victims of crime. These services are provided by professional counsellors and trained volunteers.	<ul style="list-style-type: none"> • www.victimsofcrime.org.au • 1800 672 242

Category	Organisation	Services	Contact
Housing	Department of Housing and Community Development	Aims to bring together many of the key functions that provide services in affordable and accessible housing, local government and community development across the Northern Territory.	<ul style="list-style-type: none"> • www.dhcd.nt.gov.au/homepage
Independent financial management	Public Trustee of Northern Territory	Acts as an independent and impartial executor, administrator, attorney and trustee for the people of each state. Provides the general public with direct financial management services; provides authorisation and direction to private financial managers.	<ul style="list-style-type: none"> • www.nt.gov.au/justice/pubtrust • 08 8999 7271
Legal advice	Darwin Community Legal Services	Provides a free, confidential service to assist disadvantaged members of the community to protect their legal rights.	<ul style="list-style-type: none"> • www.dcls.org.au • 1800 812 953
	Northern Territory Legal Aid Commission	Provides initial legal advice and representation in court in criminal matters.	<ul style="list-style-type: none"> • www.legalaid.nt.gov.au • 1800 019 343
Power of attorney / enduring power of attorney (advance personal plan)	Power of Attorney	Provides the forms required to appoint a power of attorney or an enduring power of attorney, which differ from state to state. Access the NT forms via the links to the right.	<ul style="list-style-type: none"> • www.nt.gov.au/___data/assets/pdf_file/0010/169075/power-of-attorney-form.pdf
	Advance personal plan	In NT, the 'advance personal plan' replaces the enduring power of attorney.	<ul style="list-style-type: none"> • https://nt.gov.au/___data/assets/pdf_file/0006/169071/advance-personal-plan.pdf



Category	Organisation	Services	Contact
Seniors advocacy services	Council on the Ageing (COTA Australia)	Provides policy development, advocacy and representation for older Australians, across every state. Promotes, improves and protects the wellbeing of older people in Australia as citizens and consumers.	<ul style="list-style-type: none"> • www.cotant.org.au/ • 08 8941 1004
	Aged and Disability Rights Team	Provides advocacy and support for aged people, people with disabilities and their representatives.	<ul style="list-style-type: none"> • www.dcls.org.au/aged-and-disability-advocacy-service • 1800 812 953
State Administrative Tribunal	The Northern Territory Civil and Administrative Tribunal (NTCAT)	Helps people quickly resolve disputes that would otherwise be dealt with by the courts or other boards and tribunals.	<ul style="list-style-type: none"> • www.nt.gov.au/law/courts-and-tribunals/northern-territory-civil-and-administrative-tribunal-ntcat
Writing a will	State Government	Provides a guide to making a will, including state-by-state answers to common questions about making a will.	<ul style="list-style-type: none"> • www.nt.gov.au/law/bdm/make-a-will

QLD resources

The organisations and resources outlined include

- Aged care
- Appointed guardian
- Carer resources
- Elder abuse helplines
- Housing
- Independent financial management
- Legal advice
- Power of attorney / enduring power of attorney
- Senior advocacy services
- State Administrative Tribunals
- Will writing.

Category	Organisation	Services	Contact
Aged care	My Aged Care	Provides information about disability, aged-care and other support services for people who are aged 65 years or older and their carers.	<ul style="list-style-type: none"> • www.qld.gov.au/seniors/home-support-housing/aged-care • 1800 200 422
Appointed guardian and investigator of abuse	The Office of the Public Guardian	Works to promote and protect the human rights of adults with impaired decision-making capacity, including investigating and acting on allegations of abuse, neglect or exploitation.	<ul style="list-style-type: none"> • www.publicguardian.qld.gov.au • 1300 653 187
Carer resources	Carers Queensland	Provides specialised disability, aged, and carer support services.	<ul style="list-style-type: none"> • www.carersqld.com.au • 1800 242 636
Elder abuse helplines	Queensland Elder Abuse Prevention Unit	Provides information that supports people to better understand and exercise their rights.	<ul style="list-style-type: none"> • www.eapu.com.au • 1300 651 192
	Victims Assist Queensland	Provides information and advice for victims of crime, including how to report an incident, information about available help and support, and contacts for getting further support and advice.	<ul style="list-style-type: none"> • www.qld.gov.au/law/crime-and-police/victim-assist-queensland

Category	Organisation	Services	Contact
Housing	Queensland Government	Provides information on a wide range of housing-related topics, including emergency housing.	<ul style="list-style-type: none"> • www.qld.gov.au/housing
Independent financial management	Public Trustee of Queensland	Acts as an independent and impartial executor, administrator, attorney and trustee for the people of Queensland. Provides the general public with direct financial management services; provides authorisation and direction to private financial managers. They also provide will making and enduring power of attorney services.	<ul style="list-style-type: none"> • www.pt.qld.gov.au • 1300 360 044
Legal advice	Legal Aid Queensland	Provides (free of charge) legal information, publications, advice, duty lawyers, community legal education and referral services.	<ul style="list-style-type: none"> • www.legalaid.qld.gov.au • 1300 651 188 • Indigenous Contact Line: 1300 650 143
	Caxton Legal Centre	Provides free legal advice, social work services, information and referrals.	<ul style="list-style-type: none"> • www.caxton.org.au • 07 3214 6333
	Queensland Seniors Legal and Support Service	Provides free legal and social work support for seniors experiencing elder abuse, mistreatment or financial exploitation.	<ul style="list-style-type: none"> • www.qld.gov.au/seniors/legal-finance-concessions/legal-services



Category	Organisation	Services	Contact
Power of attorney / enduring power of attorney	Power of Attorney	Provides the forms required to appoint a power of attorney or an enduring power of attorney, which differ from state to state. Access the QLD forms via the links to the right.	<ul style="list-style-type: none"> www.publications.qld.gov.au/dataset/power-of-attorney-and-advance-health-directive
	Enduring Power of Attorney		
Seniors advocacy services	Council on the Ageing (COTA Australia)	Provides policy development, advocacy and representation for older Australians, across every state. Promotes, improves and protects the wellbeing of older people in Australia as citizens and consumers.	<ul style="list-style-type: none"> www.cotaqld.org.au 07 3316 2999
	Basic Rights Queensland	Provides free advice, advocacy and legal services to people having problems with social security or disability discrimination.	<ul style="list-style-type: none"> www.brq.org.au 1800 358 511
State Administrative Tribunal	QLD Civil and Administrative Tribunal	The Queensland Civil and Administrative Tribunal (QCAT) is an independent, accessible tribunal that efficiently resolves disputes on a range of matters. It provides a quick, inexpensive avenue to resolve disputes between parties and make decisions.	<ul style="list-style-type: none"> www.qcat.qld.gov.au 1300 753 228
Writing a will	State Government	Provides a guide to making a will, including state-by-state answers to common questions about making a will.	<ul style="list-style-type: none"> www.qld.gov.au/seniors/legal-finance-concessions/wills-estate-planning

SA resources

The organisations and resources outlined include

- Aged care
- Appointed guardian
- Carer resources
- Elder abuse helplines
- Housing
- Independent financial management
- Legal advice
- Power of attorney / enduring power of attorney
- Senior advocacy services
- State Administrative Tribunals
- Will writing.

Category	Organisation	Services	Contact
Aged care	My Aged Care	Provides information on aged care, whether for yourself, a family member, a friend or someone you're caring for.	<ul style="list-style-type: none"> • www.myagedcare.gov.au • 1800 200 422
Appointed guardian	Office of the Public Advocate	Works to promote and protect the human rights of adults with decision-making disabilities, including older people who may lack the capacity to make major health and welfare decisions.	<ul style="list-style-type: none"> • www.opa.sa.gov.au
Carer resources	Carers SA	Supports and empowers carers who provide unpaid care and support to family members and friends who are aged, or have a disability, mental illness, chronic condition, terminal illness, drug or alcohol issue.	<ul style="list-style-type: none"> • www.carers-sa.asn.au • 1800 242 636
Elder abuse helplines	SA Elder Abuse Prevention Phone Line	Provides a confidential phone helpline that members of the community can call if they or someone they know is concerned about elder abuse.	<ul style="list-style-type: none"> • www.sahealth.sa.gov.au • 1800 372 310
	Victims Support Service	Provides free help and information to people affected by crime and abuse to help them get their lives back on track. They also help family members and friends of people affected by crime and abuse.	<ul style="list-style-type: none"> • www.victimsa.org • 1800 842 846

Category	Organisation	Services	Contact
Housing	SA Housing Authority	Works closely with other departments, agencies and non-government organisations to provide South Australians with affordable housing options and support, including services to help older people remain safe at home.	<ul style="list-style-type: none"> • www.dhs.sa.gov.au/services/sa-housing-authority • 131 299
Independent financial management	Public Trustee of South Australia	Acts as an independent and impartial executor, administrator, attorney and trustee for the people of each state. Provides the general public with direct financial management services; provides authorisation and direction to private financial managers.	<ul style="list-style-type: none"> • www.publictrustee.sa.gov.au • 1800 673 119
Legal advice	Legal Services Commission of South Australia	Provides services to the community in advice, community education and legal representation.	<ul style="list-style-type: none"> • www.lsc.sa.gov.au • 1300 366 424
	Welfare Rights Centre SA and the Housing Legal Clinic	Provides free legal advice and assistance to South Australians in tenancy and social security law.	<ul style="list-style-type: none"> • www.wrcsa.org.au • 08 8223 1338
Power of attorney / enduring power of attorney	Power of Attorney	Provides the forms required to appoint a power of attorney or an enduring power of attorney, which differ from state to state. Access the SA forms via the links to the right.	<ul style="list-style-type: none"> • www.service.sa.gov.au/img/cms/product-files/power-of-attorney-01-08-2016.pdf
	Enduring Power of Attorney		<ul style="list-style-type: none"> • www.service.sa.gov.au/img/cms/product-files/enduring-power-of-attorney_01-08-2016.pdf



Category	Organisation	Services	Contact
Seniors advocacy services	Council on the Ageing (COTA Australia)	Provides policy development, advocacy and representation for older Australians, across every state. Promotes, improves and protects the wellbeing of older people in Australia as citizens and consumers.	<ul style="list-style-type: none"> • www.cotasa.org.au/default.aspx • 08 8232 0422
	Aged Rights Advocacy Service (SA)	Supports older people in South Australia to uphold their aged-care and human rights. Can assist you or an older person you know to access and interact with community or residential aged-care service providers.	<ul style="list-style-type: none"> • www.sa.agedrights.asn.au • 1800 372 310
State Administrative Tribunal	SA Civil and Administrative Tribunal (SACAT)	Helps South Australians resolve issues within specific areas of law, either through agreement at a conference, conciliation or mediation, or through a decision of the Tribunal.	<ul style="list-style-type: none"> • www.sacat.sa.gov.au • 1800 723 767
Writing a will	Public Trustee of South Australia	Provides a guide to making a will, including state-by-state answers to common questions about making a will.	<ul style="list-style-type: none"> • www.publictrustee.sa.gov.au/wills-services • 1800 673 119

TAS resources

The organisations and resources outlined include

- Appointed guardian
- Carer resources
- Elder abuse helplines
- Housing
- Independent financial management
- Legal advice
- Power of attorney / enduring power of attorney
- Senior advocacy services
- State Administrative Tribunals
- Will writing.

Category	Organisation	Services	Contact
Appointed guardian	The Office of the Public Guardian	Promotes, speaks for, and protects the rights and interests of people with disabilities and acts as the guardian of people with disabilities when appointed by the Guardianship and Administration Board.	<ul style="list-style-type: none"> • www.publicguardian.tas.gov.au/
Carer resources	Carers Tasmania	Provides statewide information and support services for unpaid carers of people who provide support. Provides carers with information and referrals about local health and community support services, and quarterly carers' newsletters.	<ul style="list-style-type: none"> • www.carerstas.org • 1800 242 636
Elder abuse helplines	Tasmanian Elder Abuse Helpline (Advocacy Tasmania)	Provides callers with information and support on actions you can take to prevent and respond to elder abuse. With the consent of the older person, the Helpline can also provide formal referral and more tailored support.	<ul style="list-style-type: none"> • www.advocacytasmania.org.au • 1800 441 169
	Victims of Crime Service	Supports people to deal with personal and practical problems associated with the impact of crime, to allow them to regain control of their lives.	<ul style="list-style-type: none"> • www.justice.tas.gov.au/victims/services/victimsofcrime • 1300 300 238
Housing	Housing Tasmania	Provides affordable and secure housing for Tasmanians on low incomes or with special needs.	<ul style="list-style-type: none"> • www.dhhs.tas.gov.au/housing

Category	Organisation	Services	Contact
Independent financial management	Public Trustee of Tasmania	Acts as an independent and impartial executor, administrator, attorney and trustee for the people of each state. Provides the general public with direct financial management services; provides authorisation and direction to private financial managers.	<ul style="list-style-type: none"> • www.publictrustee.tas.gov.au
Legal advice	Hobart Community Legal Service	Provides free legal assistance and free legal information evenings.	<ul style="list-style-type: none"> • www.hobartlegal.org.au/
	Legal Aid Commission of Tasmania	They provide legal advice, representation, family dispute resolution services and legal education to the Tasmanian community, focussing on economically and socially disadvantaged Tasmanians.	<ul style="list-style-type: none"> • www.legalaid.tas.gov.au/ • 1300 366 611
Power of attorney / enduring power of attorney	Power of Attorney	Provides the forms required to appoint a power of attorney or an enduring power of attorney, which differ from state to state. Access the TAS forms via the links to the right.	<ul style="list-style-type: none"> • www.dpipwe.tas.gov.au/Documents/Form-2-General-Power-of-Attorney.pdf
	Enduring Power of Attorney		<ul style="list-style-type: none"> • www.dpipwe.tas.gov.au/Documents/Form-4-General-Enduring-Power-of-Attorney.pdf



Category	Organisation	Services	Contact
Seniors advocacy services	Council on the Ageing (COTA Australia)	Provides policy development, advocacy and representation for older Australians, across every state. Promotes, improves and protects the wellbeing of older people in Australia as citizens and consumers.	<ul style="list-style-type: none"> • www.cotatas.org.au/ • 03 6231 3265
	Advocacy Tasmania	Provides free and independent advocacy services for people with a disability, older people, people with mental illness and people who use alcohol or other drugs.	<ul style="list-style-type: none"> • www.advocacytasmania.org.au/ • 1800 005 131
State Administrative Tribunal	Department of Justice	There is no single civil and administrative tribunal for Tasmania.	<ul style="list-style-type: none"> • www.justice.tas.gov.au/tribunals
Writing a will	Public Trustee	Provides a guide to making a will, including state-by-state answers to common questions about making a will.	<ul style="list-style-type: none"> • www.publictrustee.tas.gov.au/wills.html



VIC resources

The organisations and resources outlined include

- Aged care
- Appointed guardian
- Carer resources
- Elder abuse helplines
- Housing
- Independent financial management
- Legal advice
- Power of attorney / enduring power of attorney
- Senior advocacy services
- Skills and knowledge
- State Administrative Tribunals
- Will writing.

Category	Organisation	Services	Contact
Aged care	Health.vic (state government health department)	Supports policy, programs and services for older Victorians.	<ul style="list-style-type: none"> • www2.health.vic.gov.au/ageing-and-aged-care • 1300 650 172
Appointed guardian	Office of the Public Advocate	Works to promote and protect the human rights of adults with decision-making disabilities, including older people who may lack the capacity to make major health and welfare decisions.	<ul style="list-style-type: none"> • www.publicadvocate.vic.gov.au • 1300 309 337
Carer resources	Carers Victoria	Represents and provides support to carers in Victoria.	<ul style="list-style-type: none"> • www.carersvictoria.org.au • 1800 242 636
Elder abuse helplines	Victims of Crime	Provides free information and support to people affected by crime. Helps with management of the effects of crime. Provides guidance through the legal process.	<ul style="list-style-type: none"> • www.victimsofcrime.vic.gov.au • 1800 819 817
Housing	Department of Human Services (VIC Government)	Assists with a wide range of housing-related issues including emergency accommodation.	<ul style="list-style-type: none"> • www.housing.vic.gov.au • 1300 650 172
Independent financial management	State Trustees	Acts as an independent and impartial executor, administrator, attorney and trustee for the people of each state. Provides the general public with direct financial management services; provides authorisation and direction to private financial managers.	<ul style="list-style-type: none"> • www.statetrustees.com.au • 03 9667 6444

Category	Organisation	Services	Contact
Legal advice	Victoria Legal Aid	Provides free advice about how the law applies to your legal problem. If you need to engage a lawyer, you may be able to apply for a grant of legal assistance. Provides a Family Dispute Resolution Service that helps people resolve their family law disputes.	<ul style="list-style-type: none"> • www.legalaid.vic.gov.au • 1300 792 387
Power of attorney / enduring power of attorney	Power of Attorney	Provides the forms required to appoint a power of attorney or an enduring power of attorney, which differ from state to state. Access the VIC forms via the links to the right.	<ul style="list-style-type: none"> • www.publicadvocate.vic.gov.au/our-services/publications-forms/enduring-powersof-attorney/general-power-of-attorney
	Enduring Power of Attorney		<ul style="list-style-type: none"> • www.publicadvocate.vic.gov.au/our-services/publications-forms/enduring-powersof-attorney/enduring-power-of-attorney-financial
Seniors advocacy services	Council on the Ageing (COTA Australia)	Provides policy development, advocacy and representation for older Australians, across every state. Promotes, improves and protects the wellbeing of older people in Australia as citizens and consumers.	<ul style="list-style-type: none"> • www.cotavic.org.au • 03 9655 2100
	Seniors Rights Victoria	Provides information, support, advice and education to help prevent elder abuse and safeguard the rights, dignity and independence of older people. Services include a helpline, specialist legal services, short-term support and advocacy for individuals, community and education. They provide leadership on policy and law reform and work with other organisations to raise awareness of elder abuse.	<ul style="list-style-type: none"> • www.seniorsrights.org.au • 1300 368 821



Category	Organisation	Services	Contact
Seniors advocacy services (cont.)	Elder Rights Advocacy	Provides advice on how to resolve problems that interfere with the care of older people.	<ul style="list-style-type: none"> • www.era.asn.au • 1800 700 600
	Social Security Rights Victoria	Advocates for the right of people to have adequate income security and the rights of people in relation to the system that provides this income security.	<ul style="list-style-type: none"> • www.ssrp.org.au • Melbourne: 03 9481 0355 • Rural Victoria: 1800 094 164
Skills and knowledge	Brotherhood of St. Laurence	Provides programs and services that support disadvantaged people of all ages to build better lives for themselves.	<ul style="list-style-type: none"> • www.bsl.org.au/services/older-people • 03 9483 1183
State Administrative Tribunal	Victoria Civil and Administrative Tribunal (VCAT)	A tribunal that hears and decides civil and administrative legal cases in Victoria. Provides a low-cost, accessible, efficient and independent dispute process.	<ul style="list-style-type: none"> • www.vcat.vic.gov.au • 1300 018 228
Writing a will	Law Institute Victoria	Provides a guide to making a will, including state-by-state answers to common questions about making a will.	<ul style="list-style-type: none"> • www.liv.asn.au/For-the-Community/Legal-Fact-Sheets/Wills-and-Estates

WA resources

The organisations and resources outlined include

- Appointed guardian
- Carer resources
- Elder abuse helplines
- Housing
- Independent financial management
- Legal advice
- Power of attorney / enduring power of attorney
- Senior advocacy services
- State Administrative Tribunals
- Will writing.

Category	Organisation	Services	Contact
Appointed guardian	Office of the Public Advocate	Works to promote and protect the human rights of adults with decision-making disabilities, including older people who may lack the capacity to make major health and welfare decisions.	<ul style="list-style-type: none"> • www.publicadvocate.wa.gov.au • 1300 858 455
Carer resources	Carers Australia WA	Aims to enhance and promote carers health and wellbeing by focusing on their emotional and social support needs. Provides services including specialist information and advice, resources, carer support through counselling, education/training, and social support.	<ul style="list-style-type: none"> • www.carerswa.asn.au • 1300 227 377
Elder abuse helplines	Advocare	Assists you to explore the options available to address elder abuse issues; provides an opportunity to consider potential benefits and consequences of any actions that can be taken; stands by you and provides advocacy where needed.	<ul style="list-style-type: none"> • www.advocare.org.au/aged-care-sector/apeawa • Elder Abuse Helpline 1300 724 679 • Freecall: 1800 655 566 (country callers)
	Victims Support Service	Promotes the rights and addresses the needs of anyone who has suffered harm from crime. Provides free, confidential counselling and support services for all victims of crime.	<ul style="list-style-type: none"> • www.victimsofcrime.wa.gov.au • 1800 818 988
Housing	Department of Communities Housing	Provides affordable land and housing in Western Australia.	<ul style="list-style-type: none"> • www.housing.wa.gov.au

Category	Organisation	Services	Contact
Independent financial management	Public Trustee of Western Australia	Acts as an independent and impartial executor, administrator, attorney and trustee for the people of each state. Provides the general public with direct financial management services; provides authorisation and direction to private financial managers.	<ul style="list-style-type: none"> • www.publictrustee.wa.gov.au
Legal advice	Legal Aid WA	Offers free or low-cost legal services to the community. Can help if you have questions about the law, if you are going to court, or if you need advice on a legal problem.	<ul style="list-style-type: none"> • www.legalaid.wa.gov.au • 1300 650 579
Power of attorney / enduring power of attorney	Power of Attorney	Provides the forms required to appoint a power of attorney or an enduring power of attorney, which differ from state to state. Access the WA forms via the links to the right.	<ul style="list-style-type: none"> • None available
	Enduring Power of Attorney		<ul style="list-style-type: none"> • www.publicadvocate.wa.gov.au/_files/epa_kit.pdf



Category	Organisation	Services	Contact
	Council on the Ageing (COTA Australia)	Provides policy development, advocacy and representation for older Australians, across every state. Promotes, improves and protects the wellbeing of older people in Australia as citizens and consumers.	<ul style="list-style-type: none"> • www.cotawa.org.au/ • 08 9472 0104
Seniors advocacy services	Advocare	Provides advocacy, information and education to people who receive aged-care services and have a concern about the quality of service.	<ul style="list-style-type: none"> • www.advocare.org.au • 1300 724 679
	Welfare Rights and Advocacy Service (WA)	Provides independent advice, information, referral and ongoing casework assistance including representation and advocacy.	<ul style="list-style-type: none"> • www.wraswa.org.au • 08 9238 1751
State Administrative Tribunal	The State Administrative Tribunal (SAT)	Makes and reviews a range of decisions in its capacity as an independent statutory body.	<ul style="list-style-type: none"> • www.sat.justice.wa.gov.au • 1300 306 017
Writing a will	Public Trustee of Western Australia	Provides a guide to making a will, including state-by-state answers to common questions about making a will.	<ul style="list-style-type: none"> • www.publictrustee.wa.gov.au

Glossary

Carer

A person who fulfils the role of providing support, either full-time or part-time. He/she does not receive payment for this service, however, may receive some other recognition such as free or cheaper onsite accommodation. The range and level of support is agreed on by both parties, and depends on the needs of the senior and the willingness of the carer.

Community Legal Centres (CLCs)

Independent, non-government, not for profit organisations that provide low cost and accessible legal services. CLCs work for the public interest, particularly for disadvantaged and marginalised people and communities. CLCs also help encourage and enable people to develop skills to be their own advocates.

Elder Abuse

A single or repeated act or failure to act, including threats that result in harm or distress to an older person. This occurs when there is a relationship or expectation of trust, and where there is a power imbalance between the party responsible and the older person⁵.

Enduring Guardian

A person (or people) you trust, who are appointed to make lifestyle and health decisions when you are not capable of doing this for yourself. Your enduring guardian may make decisions relating to where you live, what services are provided to you at home and what medical treatment you receive.

Enduring Power of Attorney (EPOA)

An enduring power of attorney is a legal document that lets you appoint someone to make certain decisions for you relating to finances and/or property. The power endures - or continues – if or when you are unable to make decisions.

⁵ Working definition of 'Elder Abuse' by the Australian Institute of Family Studies (AIFS), presented at the 5th National Elder Abuse Conference, Sydney, February 2018.



Guarantor

A 'guarantor' is someone who agrees to take responsibility for another's loan if they cannot or will not make the repayments. If you agree to become a guarantor for a friend or family member, and they can no longer fulfil their loan obligations, you are legally responsible for making repayments on their behalf. While you have the legal obligation to repay the loan, you do not have ownership rights over the property or items purchased.


Power of Attorney (POA)

A power of attorney is a legal document that gives a person (or people) of your choice the authority to manage your personal and financial affairs if you are unable to do so. A power of attorney can make decisions on your behalf if you cannot due to illness, absence or injury.

Will

A will is a legal document that sets out how you would like your assets to be distributed when you die. A will is the best way you can ensure that your assets will be protected and distributed according to your wishes after your death.





This Safe and Savvy guide was developed by the CommBank's Customer Advocate.

The Customer Advocate is here to represent you, our customers — to make sure you're heard, understood and treated fairly every time you deal with the CommBank. Our aim is to speak loudest for those who may not be heard otherwise. While we're not independent of the Bank, we're independent within the Bank, with the power to:

- Investigate problems, resolve issues and make decisions
- Improve the Bank's products, systems and processes
- Help if you're in particularly challenging or complex circumstances or haven't been able to resolve your complaint.

Our promise to you is to always listen and ensure that you receive a fair and reasonable outcome.

How to contact the CommBank Customer Advocate

customeradvocate@cba.com.au

1800 832 806 (during business hours)

We can also arrange the National Relay Service or an interpreter, and can return calls to mobiles to save on the expense.

Customer Advocate
Commonwealth Bank of Australia
Reply Paid 88915
SYDNEY NSW 2001

There's no need to use a stamp as we'll pay for the postage.

Copies of Safe and Savvy are available at your local Commonwealth Bank of Australia branch, and available to download at www.commbank.com.au/customeradvocate. Copies are also available free to community organisations by emailing customeradvocate@cba.com.au.

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Recognise and Recover

A guide to help you recognise financial abuse,
recover and regain financial control



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How to use this guide

This booklet has been designed to help victims and survivors of domestic and family violence (DFV) to identify and find support when experiencing financial abuse. In it, you will find information about financial abuse, strategies for recognising financial abuse and direction to resources that may be helpful to support your recovery.

These resources are designed to provide guidance if you are currently in a financially abusive relationship, or if you were in one previously and are now becoming financially independent.

It may also help you to have a conversation with someone who you think might be in a financially abusive relationship.

About Financial Abuse

What is financial abuse?

Financial abuse (also called economic abuse) is a serious form of domestic and family violence that occurs when someone uses money as a means to gain power or control their partner. In this guide, we refer to an abusive partner, but it is important to note that abuse can also be carried out by someone else in an intimate relationship such as a family member. Financial abuse is one of the most powerful ways to keep someone trapped in an abusive relationship, and may also impact on that person's ability to stay safe once the relationship is over.

The ways in which an abuser exercises financial control over their partner may differ greatly, but can include when a person:

- Controls access to finances such as cash, bank accounts, benefits or pensions.
- Refuses to grant their partner access to sufficient funds.
- Refuses to allow their partner to view bills or financial statements.
- Requires that a partner's wages are used to pay for household expenses, while spending their own money only on themselves.
- Refuses to contribute financially to their partner or the family.
- Does things that cost their partner or the family money, such as coercing or forcing their partner into taking out loans, debts and/or credit cards in their name – including business or taxation debts.
- Stops their partner from working or studying, either by forbidding it or by sabotaging their work or employment opportunities.
- Forces their partner to work in a family business without being paid.
- Hides assets from their partner.
- Destroys, damages or steals their partner's property.



About Financial Abuse (continued)

How common is it?

Approximately 1 in 4 women and 1 in 13 men have experienced at least one incident of violence by an intimate partner¹. In fact, up to 90% of people who seek help for domestic and family violence are also affected by financial abuse².

Financial abuse affects people from all socio-economic and ethnic backgrounds, with or without children. All genders can be victims and perpetrators of financial abuse.

Financial abuse doesn't just occur in heterosexual relationships, it can also occur in abusive lesbian, gay, bisexual, transgender, intersex and queer (LGBTIQ) relationships. Women with disabilities or long-term health conditions are significantly more likely than the general population to experience financial abuse.


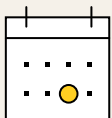


Identifying financial abuse

Despite its frequency, financial abuse can be difficult to recognise and identify because it is often hidden. Many people find it difficult to see that they are in a financially abusive relationship, and as with other forms of abuse, financial abuse may begin subtly and get worse over time. Cultural backgrounds, family traditions, and the expectation that couples will share their financial resources for the good of the family can make some people feel that it is normal for their partner to control their financial affairs, spend their money and make all financial decisions.

Money is often seen as a private matter that is not discussed, which makes it even more difficult to detect.

For these reasons it is common for people to feel embarrassed and overwhelmed when talking about financial abuse and acknowledging it to themselves and others.

Despite the frequency that financial abuse occurs, it can be difficult to recognise:

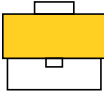


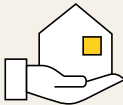




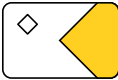
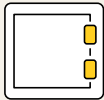


<p>Many find it difficult to see that they are in a financially abusive relationship.</p> 	<p>Financial abuse may begin subtly and progress over time.</p> 	<p>Sometimes, money is seen as a private matter that is not openly discussed.</p> 	<p>In some cultures, it may be considered acceptable for one person to control all household finances.</p> 
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1 2016 Personal Safety Survey, Australian Bureau of Statistics, 2017

2 Adams et al (2008), Development of the Scale of Economic Abuse, Violence Against Women, vol. 14, No. 5; Evans, I. (2007), Battle-scars: Long-term effects of prior domestic violence, Centre for Women's Studies and Gender Research, Monash University; Sharp, N. (2008), What's yours is mine: The different forms of economic abuse and its impact on women and children experiencing domestic violence, Refuge

Some signs of Financial Abuse

Not sure if you're in a financially abusive relationship or not? Ask yourself the following questions:

<p>Has your partner ever prevented you from getting a job or going to work?</p> 	<p>Have you ever been pressured to stop earning or spending your own money?</p> 	<p>Does your partner refuse to pay child support or help with childcare?</p> 
<p>Does your partner make decisions about how all of the household income is spent?</p> 	<p>Does your partner monitor what you spend or ask you to show them the receipts when you've been shopping?</p> 	<p>Are you ever denied access to money or do you have to ask for money for basic expenses for yourself or your family?</p> 
<p>Have you ever been prevented from contributing to the household income?</p> 	<p>Have you been asked to perform tasks or 'favours' in exchange for money?</p> 	<p>Have you been forced to take out a loan, credit card or some other debt in your name?</p> 
<p>Does your partner keep their finances or the family finances secret?</p> 	<p>Is your opinion ignored on major financial decisions?</p> 	<p>Are you pressured to work in a family business without pay?</p> 

How to get help

If you or someone you know is experiencing financial abuse, or remain unsure, there are free services you can access.

- **1800RESPECT** is the national domestic and family violence counselling and support service **1800 737 732**. This is a free and confidential service you can call 24/7
- If you need an interpreter or translator, you can use the telephone Translating and Interpreting Service (TIS National) on **131 450**, specify your required language and ask them to contact **1800RESPECT** on **1800 737 732**. TIS National is available free of charge.

Money & relationships

Talking about money with your partner

It can be difficult to talk about money with your partner, regardless of your financial position, background and experiences.

Talking about money in relationships is necessary and important.

If you are experiencing family or domestic violence, it may not be safe to have a conversation with your partner about money. Seek advice and support from a family violence service before deciding if a money conversation is appropriate for you. A good place to start is to contact 1800RESPECT on 1800 737 732. This is a free and confidential service you can call 24/7.

Every relationship is different, and there is no single right way to manage your money when you are part of a couple. Different people bring different financial skills, attitudes, values, money management strategies and goals to a relationship. You cannot assume that you and your partner will automatically be on the same page. For this reason, it is important to have regular, open, and respectful conversations about money in relationships. Doing so will reduce conflicts and misunderstandings and protect your financial wellbeing.

Healthy and respectful money relationships

While different couples may choose to manage their money differently, healthy money relationships have three things in common.

The three principles of healthy money relationships:

- **Sharing.** Financial decisions and responsibilities are shared. No one person bears responsibility for decisions (even if one person manages the money).
- **Transparency.** Both partners have a right to get information, to ask questions and to understand the couple's financial position.
- **Having a voice.** The opinions, goals, and needs of both partners matter when making financial decisions.

Although a healthy money relationship will look different from couple to couple, the absence of these three things can lead to problems and even financial abuse. Unhealthy money relationships can occur both when one person has all the responsibility for money in the relationship or when one person has no control or influence over money decisions that affect them.

Importantly, in a healthy relationship, the expression of love and trust does not require a person to give up sharing, transparency or having a voice when it comes to money management and decision making.

Top tips:

- **Be proactive.** Don't wait to get angry, or for an issue to arise before you talk.
- **Make time.** Schedule times for conversations and don't rush them. Pick a time when you can focus on the conversation and not be disturbed by children or household distractions. Give yourselves time to prepare for the conversation.
- **Pick one thing.** Agree on a single topic up front and try to keep your talk from jumping between too many issues at once.
- **Manage emotions.** Understand that emotions may come up on both sides in conversations. If necessary, take a break and agree to continue the conversation at another time.

My money, your money, our money

To start your money conversation:

1. Agree on some conversation ground rules, such as agreeing to take turns speaking and listening, communicating with respect, and not interrupting.
2. Discuss what money means to each of you and how you prefer to manage money. What are your long-term goals? Are you more of a spender or a saver?

These activities will provide insight into each person's financial attitudes, values, goals and background and highlight areas of difference. This is a great starting point for deciding how you will manage money and make financial decisions.

WIRE's Women Talk Money website, www.womentalkmoney.org.au, provides easy-to-use resources to help women talk about money with their partners.

Combining money with your partner

Getting a joint bank account might seem like an easy solution to managing shared expenses, but it's not a decision that should be taken lightly. There are many risks to consider when opening a joint bank account.

Joint Accounts

Joint accounts are accounts owned jointly by two or more people. There are two different ways to set up a joint account. If you set up a joint account, you will be asked to select a method of operation. There are two available methods of operation, namely:

- **Both parties to sign:** this requires both people's signatures to operate the account
- **Either party to sign:** this allows either person to operate the account at any time.

When you and your partner sit down to talk about money make sure you're both comfortable with having a shared account, and that you're on the same page money-wise. Only get a joint bank account with someone you trust will not use your joint income on things you don't agree to, or generate debt that you'll be responsible for.

If you do decide to get a joint account, it's a good idea to still keep your own separate bank account in case something does happen. That way you'll always have a bit of your own money to spend on what you want, and have a safety net if things go wrong. Make sure you each agree on how much money you will contribute and what it will be used for.

Keep in mind that if you need to close the joint account it's a legal requirement for both parties to provide approval.

Below are some of the advantages and disadvantages of operating joint accounts;

Advantages	Disadvantages
<ul style="list-style-type: none">• Useful for day to day spending• Possibility of earning more interest on some accounts• May pay less in fees• Easier to meet bank's bonus interest requirements• Easier to manage bills	<ul style="list-style-type: none">• There is a risk of opening yourself up to financial abuse as your partner has access to your money• Your partner using joint funds on purchases you haven't agreed upon• Your partner emptying the account of all funds (if your account is either party to sign)• Difficult to have funds refunded if your partner removes money without your knowledge• Your partner accruing debt on the account that will show up on your credit report• You will be legally responsible for paying back any debt on the account even if you didn't incur it• Feeling guilty spending your partners' money• Differences or disagreements on how money should be spent• Your partner seeing exactly what you are spending.

If your partner is pressuring you into getting a joint account it might be a good idea to think about why. If you feel like your partner is trying to control your money they could be financially abusive.

Combining money with your partner (continued)

Co-borrowing & Guarantors

Taking out a loan is a big decision, especially if it's a joint loan or if you're being a guarantor on a loan. The process of co-borrowing (taking out a loan in joint names) or being a guarantor on a loan puts you in a position where financial abuse could take place.

Different types of borrowing

If you are a co-borrower, you and your partner are both signing the loan. This means you are both responsible for repaying it (even if one person can't).

If you are the guarantor for a loan, you are still responsible for paying back the loan (including fees and interest) if the other person can't make their repayments.

If your partner asks you to take a loan with them, whether you will be a co-borrower or guarantor, make sure you have all the facts before you agree. Check out Money Smart's guide to loans involving family and friends, www.moneysmart.gov.au/loans/going-guarantor-on-a-loan for more information.

If your partner is pressuring you to take out a loan when you don't want to, they could be financially abusing you.

Taking out a joint loan

Before you take out a joint loan it's important that you both agree to the loan and the purpose of the loan.

Before granting you a joint loan, your lender should outline the risks and responsibilities of being a co-borrower to ensure that you are both aware of – and comfortable with – what the loan means for you.

To reduce the possibility of financial abuse taking place and to ensure you stay in control, your lender may ask you questions such as:

- Are you comfortable completing this transaction today?
- What are these funds being used for?
- Is there anything you would like explained?
- If something were to happen to either of you, would you be able to keep paying the bills and have access to your funds?

If you are experiencing financial abuse and feel that it is not safe for you to tell your lender during the application process it's important that you contact them as soon as possible – when it is safe to do so.

Many lenders have processes in place to protect you – for examples banks can decline a joint loan where financial abuse is suspected or disclosed without providing a specific reason to either party in order to protect the safety of the person at risk.



Separating money from your partner

Separation & Divorce

Although money may be the last thing on your mind during a separation or divorce, it is important to take some steps to safeguard your financial security and wellbeing.

When a relationship ends, you are likely to be experiencing many emotions. The number of things you have to deal with and think about can feel overwhelming, so work out who can provide you with emotional support and how you can support yourself.

During a separation or divorce, even previously loving, functional and trusting relationships can deteriorate.

Assess your living situation

- If you or your partner move out, make sure that you update your utilities and lease. If your name is on bills or the lease, you are liable for rent and damages even if you are not living there.
 - Some states allow you to break a lease if Domestic Violence has occurred. Check with your local Community Legal Centre or Tenants advice service for more information.
- Consider closing joint accounts if it is safe to do so and changing your PINs and passwords. Make sure that you have money in an account that your partner does not have access to, and that your pay or any other income is going into this account.
- If you are unable to close a joint account and you change your address on the account make sure that these details are not disclosed by the bank to your partner.
 - Put a hold on, or cancel, secondary cards or credit card accounts in your name.
- If you have a joint mortgage or loan, notify your financial institution immediately and consider cancelling any redraw facility so that your partner cannot withdraw money that has already been paid off.

- If you are experiencing financial stress or difficulty talk to a financial counsellor. Financial counsellors provide free, independent and confidential information, support, advice and options without conflict. They are based in community agencies and help people to understand which debts are priorities, to develop budgets and money plans, access grants or concessions, negotiate with creditors, understand your financial rights, access legal help and more.

All Australians can speak with a financial counsellor through the National Debt Helpline on 1800 007 007.

Rebuild your financial independence

Untangling your money from your partner's, and rebuilding your financial independence can feel daunting, particularly if your partner did most or all of the money management while you were together. These three things can help to make the transition easier:

- 1. Trust yourself.** Although you might need to get help or build some skills, know that you can manage your money and your situation. Remember, it's never too late to build your financial independence.
- 2. Start small.** Tackle the manageable and important tasks first and celebrate small victories. Remember you don't need to do everything overnight.
- 3. Get advice.** You might want to speak with a trusted friend or family member. It can also help to get independent and specialist advice. If necessary, speak to a financial counsellor or get legal advice. Remember, you don't have to do this alone.

Considerations

- If the separation results in you breaking a lease, check the implications of this with consumer affairs or fair trading in your state.
- Get legal advice. You may be eligible for free legal advice. (moneysmart.gov.au/managing-your-money/managing-debts/free-legal-advice).
- If applicable, agree on child support. You can come to your own agreement or can apply for a child support assessment from the Department of Human Services.

Separating money with your partner (continued)

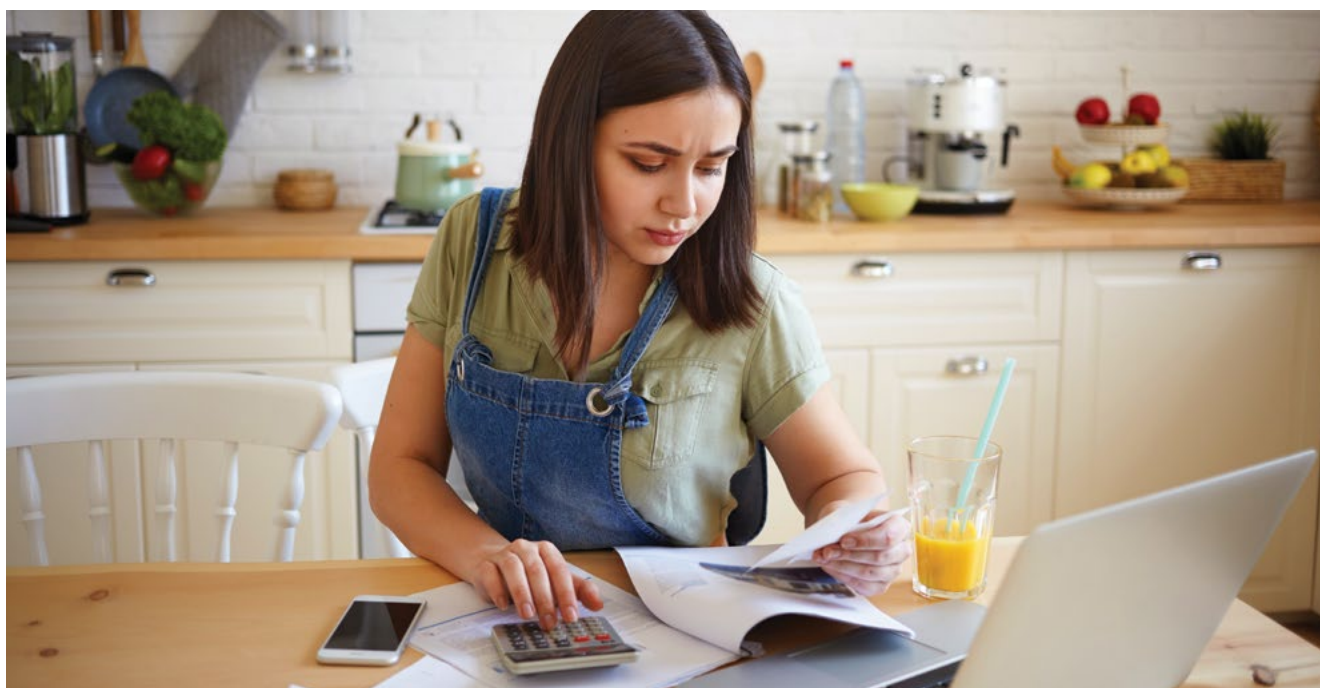
Family court

If you separate from a partner and can agree on a financial settlement and/or custody arrangements then you can often end the relationship without the need of the Family Court. However for many people finalising a separation or divorce family court is an important step.

The family courts can help you to finalise a divorce with mediation and formalise a parenting or financial arrangement. This process can often be both lengthy and expensive.

Be aware that in an abusive relationship one party may deliberately drag out legal processes to increase the financial and psychological costs. Tactics used can include repeatedly dismissing solicitors, missing appointments or opting for self-representation to extend the proceedings. The additional financial costs associated with this behaviour could see you in further financial difficulty or hardship.

If you are struggling with utility bills, credit card or loan repayments talk to your credit or service provider. Many companies have hardship teams and specialists who can assess your situation and work out what help is available.



Resources for this section: MoneySmart 'Divorce and separation checklist': www.moneysmart.gov.au/life-events-andyou/life-events/divorce-and-separation/divorce-and-separation-financial-checklist Women Talk Money 'Splitting up': www.womentalkmoney.org.au/splitting-up/ Department of Human Services 'Parent's guide to child support': www.servicesaustralia.gov.au/individuals/subjects/parents-guide-child-support Family Law Property Settlement www.servicesaustralia.gov.au/individuals/subjects/parents-guide-child-support Separation and Property: www.wire.org.au/separation-and-property/ Find a women's legal service near you, visit Women's Legal Services Australia at www.wlsa.org.au



CommBank Support

We're here to help



If you're a CommBank customer experiencing domestic or family violence, you can speak to our specialist Community Wellbeing team about your financial needs.

Our specialist Community Wellbeing team has been established to assist customers impacted by domestic and financial abuse and problem gambling. The team works through customers' immediate CBA banking needs and provides warm handovers to other parts of the Bank for long term support or referrals to specialist external services as appropriate. Our Community Wellbeing specialists aren't trauma counsellors, they're bank staff specifically trained to support customers experiencing domestic and family violence and financial abuse situations.

You can contact our Community Wellbeing team on 1800 222 387 8am – 6pm Sydney time, Monday – Friday. Alternatively you can submit a confidential call request for domestic violence support via www.commbank.com.au/dv or CBA staff can complete this on your behalf.

The team will call back at a safe time that you can nominate on the application.

The financial assist domestic violence support

 <p>Home loans and housing assistance</p>	<p>If you are a home owner, and wish to move, CommBank may where appropriate:</p> <ul style="list-style-type: none"> • Provide money to support relocation. 	<p>For those who wish to stay in their family home, CommBank may consider where appropriate offering to do any one or more of the following:</p> <ul style="list-style-type: none"> • Over the longer term, arrange payment deferral, reduced repayments and lower interest rates • Restructure the loan, for instance by extending the loan term or reducing the amount owing • Ensure that these measures are not recorded by credit companies, which track people's credit history.
 <p>Other debts</p>	<p>If you have personal loans CommBank can:</p> <ul style="list-style-type: none"> • Provide longer term assistance with repayments • Consider a partial or whole release of liability where appropriate. 	<p>For those with credit cards, CommBank can:</p> <ul style="list-style-type: none"> • Waive debts • Offer a reduced interest rate • Reduce repayments • Provide longer term assistance with repayments.

Helpful contacts and resources

There are several services that provide help and support to people who decide to leave financially abusive relationships:

Financial support		
Resources	Assistance provided	Contact details
Commonwealth Bank	Basic banking enquiries.	13 22 21 – 6am – 10pm 7 days a week
Commonwealth Bank Financial Assist	Provide financial hardship assistance including debt relief and grants of funds where appropriate.	1300 720 814 between 8am – 9pm Monday – Friday and 9am – 2pm Saturday (Sydney/ Melbourne time)
CommBank Benefits finder	Answer a few simple questions and we'll help find government benefits, rebates and concessions you may be eligible to claim.	Accessible through NetBank or CommBank app
National Debt Helpline	Free financial counselling hotline.	1800 007 007 – 9:30am – 4pm, Monday – Friday. www.ndh.org.au
Money smart	Government assistance managing your money, reducing debt and planning for the future.	www.moneysmart.gov.au/



CommBank helpful contacts and resources (continued)

Domestic & family violence support		
Resources	Assistance provided	Contact details
1800 RESPECT	A National confidential information, counselling and support service. Available 24/7 to support people impacted by sexual assault, domestic or family violence and abuse.	1800 737 732 24 hours, 7 days a week www.1800respect.org.au/
National Elder Abuse Helpline (1800 ELDERHelp)	A free call phone number that automatically redirects callers seeking information and advice on elder abuse with the existing phone line service in their jurisdiction.	1800 353 374
Kids Helpline	Is Australia's free, private and confidential 24/7 phone and online counselling service for young people aged 5 to 25.	1800 55 1800 24 hours, 7 days a week www.kidshelpline.com.au/
Legal Aid (national)	The national peak body for Legal Aid. For legal advice see contact details of the legal aid commission in your state or territory.	www.nationallegalaid.org/
Lifeline	24-hour phone line. Provides crisis support and suicide prevention services.	13 11 14 24 hours, 7 days a week www.lifeline.org.au/get-help/get-help-home
MensLine Australia	MensLine Australia is a telephone and online counselling service for men with emotional health and relationship concerns.	1300 78 99 78 24 hours, 7 days a week www.mensline.org.au/
Men's Referral Service	A free family violence phone counselling, information and referral service for men taking responsibility for their violent behaviour.	1300 766 491 www.ntvmrs.org.au ACT, NT, QLD, SA, Vic and WA Monday – Friday 8am – 9pm Weekends 9am – 5pm NSW and TAS 24 hours, 7 days a week
National Family Violence Prevention Legal Services	FVPLS provides specialist, culturally safe legal services and supports to Aboriginal and Torres Strait Islander victim/survivors of family violence in all states.	www.nationalfvpls.org/
National Aboriginal & Torres Strait Islander Legal Services (NATSILS)	The national peak body for Aboriginal and Torres Strait Islander Legal Services.	www.natsils.org.au/
Q Life	QLife provides anonymous and free LGBTIQ peer support and referral for people in Australia.	1800 184 527 (3pm – midnight every day) www qlife.org.au/
Relationships Australia	Relationships Australia is a leading provider of relationship support services for individuals, families and communities.	1300 364 277 www.relationships.org.au/
Women's Legal Services Australia	A national network of community centres specialising in women's legal issues.	www.wlsa.org.au

Resources

Introduction

The following resources are intended to support victims/survivors affected by financial abuse. Financial abuse can manifest in many ways, but there are steps that you can take to protect your finances and to plan for your financial future.

Section One, Protecting Finances, provides resources to help you take control of your finances after financial abuse.

This process can be overwhelming, so these resources are designed to break this process into manageable steps.

You can use these resources when you are planning to leave or when you have already left a financially abusive relationship, if you need to protect yourself from financial abuse, or when you are establishing or re-establishing financial independence.

Section Two, Achieving Financial Independence, contains activities that may be useful if you have left a financially abusive relationship and are establishing or re-establishing your financial independence. These resources are designed to help you get back on your feet and build your financial confidence. It includes information on budgeting, paying bills and saving.



Section One:

Protecting Finances

Before leaving a relationship

If you decide to leave an abusive relationship, there are things that you can do before you make your intention to leave known to your partner.

It is important that you seek support from a service to assist with your safety planning. **If you're not sure which service can help call 1800 RESPECT (1800 737 732). If you are in danger always call police on 000.**

To help secure finances for the future the following may be useful.

- Having an email account that your partner is not aware of, is an important step to receiving communication from financial, and other, institutions that can be kept private.
- If you do not have a private email address look at setting one up to receive communications from the bank and other organisations.
- This email account should not be created on a device that other people have access to. You may also need to make sure that your online interactions are not being monitored.



Before leaving a relationship – Checklists

The following checklists give you some guidance around what you should consider doing to protect your finances.

Open a bank account in your name only

Checklist

- If safe to do so, open a new bank account online or contact a local bank branch to enquire about setting up a new account.
- If it is safe to do so, transfer any monies into this new account.
- Request the bank to send any correspondence to your safe email or a safe postal address.

Information and resources

Opening an account with a bank where you are already a customer:

Typically, if you are already a customer of a bank, you will not need to provide as much identification to open an account. Call your bank, apply online, or visit the local branch to set up the new account.

If opening an account with a new bank: make sure you have adequate ID. Depending on the bank you choose, you may need to visit the branch in person to verify you are who you say you are. When opening a bank account as a new customer, you must provide certain documents to verify your identity. In the case of the Commonwealth Bank, where this is not possible the Bank will do its best to work with you using alternative methods to verify your identity.

Acceptable identity documents include:

- Either a passport or Australian or New Zealand driver's licence (which must be current).

OR Two items from this list:

- Australian or foreign birth certificate or extract
- Australian or foreign citizenship certificate
- Centrelink pension or health card

OR One item from the non-photographic documents listed above AND one from the following list (i.e. total two items):

- A notice from the Commonwealth/state or territory issued to you with your name and residential address
- Australian Tax Office (ATO) notice with your name and residential address
- A utilities notice from a local government body or utility provider showing your name and residential address, showing that they provide services to you
- An overseas driver's licence

If you can, it is also helpful to give the bank your tax file number (TFN). If you don't, any interest your account earns will be taxed by your financial institution.

Additional Resources

ASIC's MoneySmart website has information about different types of bank accounts, and a guide on switching bank accounts, including transferring direct debits and credits.

This information can be found at:

- www.moneysmart.gov.au/managing-your-money/banking

Section One: Protecting Finances (continued)

Prepare an escape fund

Checklist

- If you are able to, put aside small amounts of money over time and keep it in a safe place.
- Consider family/friends who might be able to look after money or copies of important documents and/or assist financially.

Information and resources

There are specialist domestic and family violence services that can help you prepare for leaving an abusive relationship. They can assist you to make a plan to leave safely, find alternative accommodation and set up a new home.

Centrelink also offers a crisis payment for eligible people who have experienced domestic violence and left their home, or whose partner has left or been removed from the home because of the violence. This payment must be claimed within 7 days of the person or their partner leaving the home.

A crisis payment can be claimed by calling Centrelink on 132 850, attending the nearest service centre, or by applying online. More information about eligibility and applying for the payment can be found on the Centrelink website: www.servicesaustralia.gov.au/individuals/services/centrelink/crisis-payment.

Centrelink may also be able to offer advance payment options on income support payments. Information about eligibility and applying for this assistance can be found here: www.servicesaustralia.gov.au/individuals/topics/advance-payment/30201.

Commonwealth Bank Assistance: Commonwealth Bank customers who are leaving their property as a result of domestic and family violence may be provided with funds to support relocation.

Contact the Community Wellbeing team on 1800 222 387 8am – 6pm Sydney time, Monday – Friday. Alternatively you can submit a confidential call request for domestic violence support on www.commbank.com.au/dv.



Gather important documents (or copies or photographs)

These documents should be placed in a secure location such as a bank deposit box or left with someone you trust. If you have digital copies or photographs of these documents you can store them in the Cloud to ensure you always have back-up copies. (Consider a free cloud storage service like Google Drive or Microsoft OneDrive, but make sure it is secure and password protected).

Useful Financial Document Checklist

- | | | |
|---|--|--|
| <input type="checkbox"/> Bank statements and cheque books | <input type="checkbox"/> Centrelink correspondence | <input type="checkbox"/> Any loan contracts, statements or mortgages |
| <input type="checkbox"/> Title deeds | <input type="checkbox"/> Credit card statements | <input type="checkbox"/> Correspondence with any creditors |
| <input type="checkbox"/> Payslips | <input type="checkbox"/> Tax returns | <input type="checkbox"/> Superannuation statements |

Legal Documents Checklist

- | | | |
|---|--|--|
| <input type="checkbox"/> Identification (including for children) | <input type="checkbox"/> Immigration documents | <input type="checkbox"/> Prenuptial agreement |
| <input type="checkbox"/> Birth certificates (incl. those of any children) | <input type="checkbox"/> Medicare card | <input type="checkbox"/> Immigration paperwork |
| <input type="checkbox"/> Passports | <input type="checkbox"/> Driver's licence | <input type="checkbox"/> Any court orders or court documents |
| <input type="checkbox"/> Marriage certificate | <input type="checkbox"/> Will | |

Information and resources

If it is not safe to access originals of these documents, it may be possible to access copies.

Financial documents: Talk to your financial services provider (e.g. your bank) for copies.

Tax returns: You can request copies of prior tax returns from the Australian Taxation Office (ATO). The request form can be found at: www.ato.gov.au/forms/copies-of-tax-documents-request/#Individualsandsoletraders

Legal documents: Copies of legal documents can be accessed from your state based Registry of Births, Deaths and Marriages and the Australian Passport Office by calling 131 232 or on their website at: www.passports.gov.au.

After leaving a relationship

Many people in abusive relationships want to escape the relationship and don't think about recovering their share of the money. It is important to realise, however, that securing finances now is likely to help you to ensure and maintain independence in the future. It is also important to be aware that you may have financial liabilities as a result of the relationship.

The following checklists give you guidance around what you should consider doing once you have left a relationship.

Set up a new bank account (if this hasn't already been done)

Checklist

- Open a bank account online or contact a local bank branch to enquire about setting up a new account (not in joint names).
- Transfer any monies received into this new account.
- Transfer any direct debits you are responsible for to your new account (e.g. mobile phone plan).
- Inform relevant people or organisations, such as Centrelink or your employer of the new account details and ensure money is deposited into the new account.

Information and resources

See the Open a Bank Account section above for information you might need to open a new bank account.

Additional Resources

ASIC's MoneySmart website has information about direct debits, including how to transfer direct debits and credits.

This information can be found at:

- www.moneysmart.gov.au/managing-your-money/banking

Freeze joint bank accounts and credit cards (when it is safe to do so)

Joint bank accounts checklist

- | | |
|---|--|
| <ul style="list-style-type: none"><input type="checkbox"/> Withdraw money you need.<input type="checkbox"/> Freeze or "stop" joint bank accounts and credit cards (when it is safe to do so).<input type="checkbox"/> Inform bank of your separation and explain why if you are comfortable to do so. | <ul style="list-style-type: none"><input type="checkbox"/> Cancel direct debits.<input type="checkbox"/> Direct Centrelink, or any other government payments, to a new account. <p>Note: youthsaver accounts – even if opened by one parent, can be operated by the other parent – as each have parental responsibility unless it is removed by Court order. The abused partner may want to put a stop on or close these accounts to prevent an abusive partner removing the funds.</p> |
|---|--|

Credit cards checklist

- Cancel additional/supplementary cards.

Information and resources

ASIC's MoneySmart has information on:

- Joint bank accounts, including how to close them at: www.moneysmart.gov.au/managing-your-money/banking/joint-accounts.
- How to cancel a joint credit card at: www.moneysmart.gov.au/borrowing-and-credit/credit-cards/how-to-cancel-a-credit-card.
- How to transfer your credit card balance to a new card at: www.moneysmart.gov.au/borrowing-and-credit/credit-cards/credit-card-balance-transfers.

If you are a Commonwealth Bank customer, call Financial Assist on 1300 720 814 for assistance on managing personal loans and credit card debt. Financial Assist may be able to arrange financial assistance including debt waivers and reduced interest repayments.

Change how your account operates

Checklist

- If the mortgage has a redraw facility (a redraw is any money paid into the loan over and above your minimum repayments), you can access these funds when you need them or line of credit (loan). Change the account authority so both signatures are needed to withdraw money.

Information and resources

To change how your account operates call your financial institution, or visit your local branch. Please note that any updated contact details may be visible to joint product owners. If you change your address on your account ensure that any updated details are not disclosed by the bank to your partner.

Change security numbers/passwords

Checklist

- Change PINs, passwords and security questions for all mobile phone, bank and credit card accounts.
- Close or change online shopping accounts, email and social media accounts.
- If you are using a mobile banking app consider deregistering your partner's device(s) from your accounts so they cannot access personal banking accounts.

Information and resources

For assistance, call or visit the local branches of your financial services provider/s, such as your bank or credit card company.

Section One: Protecting Finances (continued)

Find alternative accommodation and housing

Checklist

- Contact a local support service to get help with finding safe accommodation.
- If moving out of a rental property, have your name removed from the lease. Some states and territories now allow you to break a lease without penalty if domestic violence has occurred.
- Call your local tenancy advice service in the area.
- Consider getting legal advice or support.
- Consider taking your name off utility accounts if you are the primary account holder.

Information and resources

If moving out of a rental property: Consider contacting a Tenancy Advice Service in your state for information on your rights and responsibilities.

Apply for rent assistance: Centrelink offers rent assistance for eligible people. For information on eligibility and on how to inform Centrelink about a change of circumstances, visit: www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance.

Remaining in the family home: If it's safe to do so, you may be able to remain in the family home. Support is available from safe at home support services which exist in most states and territories.

ASIC's MoneySmart website has resources for people struggling with their mortgage. These resources can be found at: www.moneysmart.gov.au/managing-your-money/managing-debts/problems-paying-your-mortgage.

If you are a Commonwealth Bank customer, call Financial Assistance Solutions on 1300 720 814 between 8am – 9pm Monday – Friday and 9am – 2pm Saturday (Sydney/ Melbourne time) to arrange longer term assistance on managing their mortgage. The bank may be able to offer support such as payment deferral, reduced repayments and lower interest rates.

Apply for an apprehended violence order/ADVO, exclusion or ouster provision or a protection order. Talk to a lawyer about these options. Legal advice and aid is provided by:

- 1800 737 732 can provide you with specialist legal support in each state and territory
- QLife provides members of the LGBTIQ community who are experiencing domestic violence with support, advocacy and information 1800 184 527 (3pm – 12am every day)

If relevant, inform Centrelink of changes in circumstances

Checklist

- Let Centrelink know of any changes in circumstances.
- Inquire about eligibility for other support payments.

Information and resources

Centrelink must be informed of a change in circumstances within 14 days to ensure continuation of relevant benefits. To be eligible for a crisis payment, a claim must be submitted within 7 days of you or your partner leaving the home. A support service can assist with this. Centrelink may be able to offer a number of support payments such as income support payments for people affected by financial abuse and/or if you have children under 8 years of age. Payments and support that may be available include:

- **Crisis payment:** Application can be made for a crisis payment where persons have experienced domestic violence and left their home, or their partner has left or been removed from the home because of the violence. A crisis payment can be claimed by calling Centrelink on 132 850 or attending the nearest service centre. More information is available on the Centrelink website: www.servicesaustralia.gov.au/individuals/services/centrelink/crisis-payment.
- **Family and parents line:** Call Centrelink on 136 150 for referral to a Family Assistance Officer who can give further information.
- **Child support:** Call Centrelink for advice about applying for child support on 131 272 or visit: www.servicesaustralia.gov.au/individuals/child-support.

Cardless cash

If you are a Commonwealth Bank customer, download the CommBank app to make cash withdrawals from an Everyday Account at a CommBank ATM without your card.

You can also arrange for someone else to collect the money for you.

- **24/7 access to your cash without your card**
- **Withdraw up to \$500 a day**

Get a link to the mobile app sent to your phone. Text APP to 0417 041 041

Section One: Protecting Finances (continued)

Next steps

After leaving an abusive relationship, there are a number of steps that will need to eventually be completed to gain control of finances, but these do not need to be done all at once. These steps can be tackled once you have some breathing space and feel ready. A support service may be able to help if you're feeling overwhelmed.

The following checklists give you guidance around what you should consider doing once you have left a relationship.

Mobile phones

Checklist

- Change mobile phone/SIM card(s).
- Be aware of how to use technology safely.

Information and resources

ASIC's MoneySmart website has information on mobile phone deals and plans at: www.moneysmart.gov.au/life-events-and-you/under-25s/mobile-phone-deals-and-plans.

WESNET has information and resources to you use technology safely: www.techsafety.org.au/resources

Financial counselling

Checklist

- Prepare a budget (a friend, family member or a financial counsellor may be able to assist).
- Consider making an appointment with a financial counsellor if you have debt.

Information and resources

See Section 2: Achieving Financial Independence for some information on preparing a budget. Financial counselling and information is available:

- National Debt Helpline: A free National Debt Hotline open between 9:30am and 4pm, Monday to Friday which provides financial counselling advice on managing money and debts. There is also information on their website. Call 1800 007 007 or visit www.ndh.org.au.
- MoneySmart: Provides financial management resources, tools and information. Visit www.moneysmart.gov.au.

Update contact information with service providers

Checklist

- | | | |
|---|---|---|
| <input type="checkbox"/> Phone company, internet and Streaming Services | <input type="checkbox"/> Utility accounts | <input type="checkbox"/> Roads and Maritime |
| <input type="checkbox"/> Postal service | <input type="checkbox"/> Children's schools/preschools | <input type="checkbox"/> Police (if police have applied for a protection order for you) |
| <input type="checkbox"/> Insurance companies | <input type="checkbox"/> Health provider | <input type="checkbox"/> Australian Electoral Commission (AEC) |
| | <input type="checkbox"/> ATO and Medicare also under your MyGov account | <input type="checkbox"/> Payroll details with employer |

Information and resources

It may be helpful to make a list of companies and service providers that need to be contacted in your own time.

Mail redirection: You might want to arrange to have your mail redirected while updating this information to ensure that important mail doesn't get missed. Information on Australia Post's mail redirection service can be found at: www.auspost.com.au/receiving/manage-your-mail/redirect-hold-mail/redirect-mail

Contact your state's road services and notify them of your change of name or address, within 14 days. Check their website for instructions on how to inform them of the change.

Electoral roll: If you change address, you are eligible to enrol to vote in that location once you've been there for one month. You can apply to the AEC to register as a silent elector if you believe you or your family's safety is at risk. This will ensure your name only (not your address) will be recorded on the Electoral Roll. www.aec.gov.au/Enrolling_to_vote/Special_Category/Silent_Electors.htm.

Superannuation/insurances

Checklist

- Consider if your current policies are right given your change in circumstances.
- Update the beneficiary of any existing policy (superannuation nominee for example).

Information and resources

If you don't know your superannuation provider(s) visit: www.moneysmart.gov.au/superannuation-and-retirement/keeping-track-and-lost-super

Section One: Protecting Finances (continued)

Credit reporting

Checklist

- Check your Credit Rating/obtain a credit report.
- Contact any unknown creditors to obtain a copy of any documents such as loan agreements and statements.
- Monitor credit.

Information and resources

You are entitled to a free copy of your credit report once a year. It can take up to 10 working days. Credit reports can be obtained from:

Equifax: 13 83 32 or www.equifax.com.au.

Credit Simple: www.creditsimple.com.au

Experian: 1300 783 684 or www.experian.com.au/order-credit-report

For information about protecting yourself from relationship debt, and dealing with it once it has been acquired contact national debt helpline on 1800 007 007.

It is strongly advised that you seek legal advice and support if you have debts or you think your name may have been used to get a loan or borrow money.

Rent

Checklist

- Remove your partner's name from any rental agreements. Some states and territories will allow you to break a lease without penalty – ask your local tenants advice service if this is available.
- Apply for rent assistance: Centrelink offers rent assistance for eligible people. For information on eligibility and on how to inform Centrelink about a change of circumstances, visit: www.servicesaustralia.gov.au/individuals/services/centrelink/rent-assistance

Information and resources

For information on changing a tenancy due to domestic violence (both if you want to stay at the rented premises or leave), visit National Shelter www.shelter.org.au/shelter-network/ and select your state/territory to access agencies who may be able to help you.

Vehicle

Checklist

- If it is safe to do so transfer ownership and registration of vehicles (to either partner so that only the person who has control over the vehicle is responsible for any fines). If relevant, update details with your e-toll or e-tag provider to ensure your partner cannot track your movements through your toll account.

Information and resources

Vehicle registration can be transferred online or in person. Information about transferring registration in can be found on the department of road and motor vehicles website for your state.

Wills and Power of Attorney

Checklist

- Make or change a will.
- Cancel any Powers of Attorney that nominate your partner/ex-partner, and nominate someone that you trust.
- Consider updating or Making an Advanced Care Plan. Advanced Care Plans automatically nominate the spouse as the decision maker according to law unless an alternative medical decision maker is nominated.

Information and resources

In each state, different rules apply to cancelling or revoking a will. For information on changing or revoking a will, visit: www.australia.gov.au/information-and-services/family-and-community/wills-and-powers-of-attorney

Tax

Checklist

- Contact the ATO to find out how the separation may impact tax payments.
- Check that the ATO has the details for your new bank account.

Information and resources

The ATO can be contacted over the phone, online or in writing. Contact information for all ATO services can be found at www.ato.gov.au/About-ATO/contact-us/phone-us/

Section Two:

Achieving financial independence

This section is intended to be used once you're ready to start thinking about how to be financially safe. Its purpose is to support your financial independence through offering activities that:

- Examine your bills and anticipate when and how to pay them.
- Bring awareness to your spending as an individual/ household and aim to control this as much as possible.
- Assist with planning for future expenses through saving.

The activities refer to worksheets which are interspersed through the following pages.



Spending

Spending Summary

This activity asks you to track your spending over one or two weeks with your entire household to reflect on spending habits. This will later be used as a basis for a budget.

We recognise that not all families reside in a household and not all households are families.



Time estimate

30 minutes total +
1-2 weeks of tracking spending



Materials checklist

'Spend tracking' worksheet

Instructions

Find the 'Spend Tracking' worksheet.

Over the next one or two weeks track the money you and your household spends. Start with any money you might have spent today by writing down the costs under today's column.

Discuss with your household or family:

- Was your spending what you expected?
- Are you satisfied with your spending, or is there room to find more savings?
- Which categories were most surprising in terms of how much you spent?
- There are also a number of free apps that can help with spend tracking, paying bills and managing a budget.

If there are children in the household you might want to get them to help add up the daily numbers, check receipts and think about how much daily expenses cost, even if they don't spend money themselves.

This will help teach them the value of money.

Spending – Spend tracking worksheet



Week one

Category	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total
Rent/Mortgage								
Groceries								
Transport								
Electricity								
Gas								
Water								
Internet								
Phone								
Clothing								
School fees and uniforms, daycare, after school care								
Gym, fitness, self-care								
Medical, pharmacy								
Loans/credit card repayments								
Other								
Total								

Week two

Category	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Total
Rent/Mortgage								
Groceries								
Transport								
Electricity								
Gas								
Water								
Internet								
Phone								
Clothing								
School fees and uniforms, daycare, after school care								
Gym, fitness, self-care								
Medical, pharmacy								
Loans/credit card repayments								
Other								
Total								

Paying bills/utilities

Summary	
This activity aims to raise awareness of your bills and how to not only plan for them but how to pay them on time as well.	
 Time estimate	 Materials checklist
30 – 40 minutes	<input type="checkbox"/> 'Calculating Bills' worksheet <input type="checkbox"/> 'Bill Payment' handout

Pre-work

Collect all of your bills and contracts in one place, if they are online save them all in one place. Work out how many different services you are billed for, don't miss anything out. Common bills are: rent, electricity/gas, internet, phone, any subscription services. Your CommBank app can help you with this.

Instructions

Use the 'Bills Calculator' worksheet.

Alternatively use an online budget calculator, like the MoneySmart Budget Planner to do the calculations for you. www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner.

The worksheet is split up into different frequencies we might pay certain bills. Using the bills you have collected, as well as thinking about possible future expenses, write down each of the bill types in the corresponding frequency, eg. If gas is \$120 and paid every three months, enter it in the 'quarterly' section provided.

The table should be completed to ensure that every bill is entered into the correct frequency, it includes an amount (rounded up where possible) and then calculated to give a total using the formulae provided. This is your yearly amount / per bill.

Once all bills have been accounted for, total the yearly amounts and divide by the number of pay cycles in a year, eg. If paid fortnightly, divide the total by 26.

This amount should be added into the budget you create in the next activity. As with the separate savings account and automatic payments into it, the same can be set up for bills if desired.

Use the 'Paying bills' handout to work out the best method to pay each of your bills. Think about which methods will be easiest for you and whether or not some methods cost more than others.

Note the payment method down and keep this handout somewhere you will see it in your home. Use your phone calendar, or an online calendar to send yourself reminders for any un-automated bills at least two days before they are due. This will ensure you won't be charged with late payment fees.

Paying bills – calculating bills worksheet

How often	Bill	Amount (\$)	Calculations	Total (\$)
Weekly Calculations: (Amount x 52) ÷ No. of pay cycles = Total				
Monthly Calculations: (Amount x 12) ÷ No. of pay cycles = Total				
Quarterly Calculations: (Amount x 4) ÷ No. of pay cycles = Total				
Yearly Calculations: Amount ÷ No. of pay cycles = Total				
Total				



Paying bills – bill payment handout

The following table outlines some of the advantages and disadvantages of different bill payment methods. To determine what works best for you, think about which kind of access is easiest, i.e. phone, internet, a local post office etc.

Payment method	Advantages	Disadvantages	How to use
<p>Direct debit</p> <p>This option automatically withdraws the amount of your bill from your bank account. It must be set up with your service provider, not your bank.</p>	<ul style="list-style-type: none"> • Only needs to be set-up once • Automatic and no need to remember the date a bill is due • No fees • Some providers will offer discounts for using this option. 	<ul style="list-style-type: none"> • If you don't have enough money in your account when the bill is to be paid you can be charged a fee or your bill won't be paid on time. 	<ul style="list-style-type: none"> • Call your service provider, or if you have an online account with them, log in online • Provide your bank account details, including BSB, account number and account name • Your owed amount will be deducted on the due date.
<p>In person</p>	<ul style="list-style-type: none"> • You can use cash/ EFTPOS/ credit card or cheque to pay your bills. 	<ul style="list-style-type: none"> • You must make time to go to the biller or to a post office during opening hours • Some providers will charge a fee for paying in-person. 	<ul style="list-style-type: none"> • Take your bill and payment/ payment method to a post office.
<p>Over the phone</p>	<ul style="list-style-type: none"> • You can call to pay from anywhere. 	<ul style="list-style-type: none"> • You may be waiting • You may need a credit card to pay which will result in a fee. 	<ul style="list-style-type: none"> • Call the phone number listed on the back of your bill. You should have your bill with you.
<p>BPAY</p> <p>An online and phone service which is accessed through your bank to pay your service provider directly from your account.</p>	<ul style="list-style-type: none"> • Easy transaction process which can be done at any time of the day • Uses the money in your nominated account • You can pay from your bank account online or over the phone • Offered by most services. 	<ul style="list-style-type: none"> • You may pay fees depending on your provider or if you pay with a credit card • High fee to recall funds if you make a mistake. 	<ul style="list-style-type: none"> • Find your Biller Code and reference number on your bill • Log into your banking system or call your phone banking service • Select the bill payment or BPAY option and follow the prompts.
<p>Centrepay</p> <p>This option is where Centrelink will deduct money from your regular payments so you can pay your bills.</p>	<ul style="list-style-type: none"> • Will reduce your regular payments • A reliable way to save for your bills • Free • You can control the size of your deductions by setting a target amount, pausing deductions and choosing the order your bills are paid. 	<ul style="list-style-type: none"> • Not all providers will accept Centrepay. 	<ul style="list-style-type: none"> • Visit: www.servicesaustralia.gov.au/individuals/services/centrelink/centrepay/how-use-it/how-set-deductions



Budgeting

Summary	
This activity asks you to create a budget based on your previous spend tracking. We recognise that not all families reside in a household and not all households are families.	
 Time estimate	 Materials checklist
30 minutes total	<input type="checkbox"/> 'Creating a Budget' worksheet

Instructions

Now that you know how much you actually spend and what bills you need to pay, use the 'Creating a Budget' worksheet to set a budget for the next three weeks by allocating a limited amount to spend for each category.

MoneySmart has a free, online Budget Planner that makes budget calculations easy. Visit www.moneysmart.gov.au/tools-and-resources/calculators-and-apps/budget-planner.

Discuss the budget with your household or family, so they know what the limits are and agree that they're realistic. Challenge them to stick with it and check in with them at the end of each day.

For some tips visit:

www.moneysmart.gov.au/managing-your-money/budgeting/simple-ways-to-save-money.

Budgeting – creating a budget worksheet

Week one income

Week two income

Week three income

Expenses	Amount (\$)	Need or want?
Housing		
Groceries		
Transport, car payments, petrol		
Electricity		
Gas		
Water		
Internet, phone		
Clothing		
School fees and uniforms, daycare, after school care		
Gym, fitness, self-care		
Medical, pharmacy		

Expenses	Amount (\$)	Need or want?
Housing		
Groceries		
Transport, car payments, petrol		
Electricity		
Gas		
Water		
Internet, phone		
Clothing		
School fees and uniforms, daycare, after school care		
Gym, fitness, self-care		
Medical, pharmacy		

Expenses	Amount (\$)	Need or want?
Housing		
Groceries		
Transport, car payments, petrol		
Electricity		
Gas		
Water		
Internet, phone		
Clothing		
School fees and uniforms, daycare, after school care		
Gym, fitness, self-care		
Medical, pharmacy		

Weekly Total

Weekly Total



Weekly Total

Savings (income - weekly total)

Savings (income - weekly total)

Savings (income - weekly total)

Savings

Summary	
This activity helps to identify a savings goal and calculate how much you will need to regularly contribute to achieve it.	
 Time estimate	 Materials checklist
30 – 40 minutes	<input type="checkbox"/> 'Savings Goal' worksheet

Instructions

Refer to the 'Savings Goal' worksheet.

Think about something you would like to save for in the short-to-mid-term. If you don't have something in mind, think of a reasonable amount of money you would like to have saved up for financial safety.

It's important to reach your first savings goal rather than to have an ambitious goal, because this will get you in the practice of saving.

Write down the goal and the exact amount it costs. Use the internet to find an exact cost if needed.

Think of a realistic date to achieve the goal by. It could be anywhere from a few weeks to a year, otherwise change your goal to something smaller.

Take the cost of the goal and divide it by the number of payment cycles between today and the nominated date. This is the amount that must be saved to get to that goal.

Check if this amount fits your budget from the previous activity. If not, you must change the date, change your goal, or change your budget. Be realistic!

Once you have settled on an amount to be saved, this should be put in an account that is separate to your everyday transaction account. Contact your bank to assist in setting up a savings account up if one is not already in place.

Transfer your savings into this account, every single time you receive a payment. You may want to set up an automatic transfer instead.

Keep a reminder of your goal somewhere you can reflect on it often, whether an image in your wallet, or sticking your worksheet to the fridge. This will remind you of the purpose of your savings.

Over the coming weeks and months check in with someone to share how you are progressing with your goal. If you fall behind let them know and re-calculate your savings, budget or date so that you can still achieve your goal.

Savings goal worksheet

1. Name it

2. Price it

3. Time it

4. Calculate it

5. Track it		
Time pay cycle (#)	Savings (\$)	Fill in arrow as you progress

CommBank assistance teams

Need help?

Financial assistance

Our Financial Assistance Solutions team is here to support our customers get back on their feet in times of financial difficulty.

- FinancialAssist@cba.com.au
- 1300 720 814
- The Financial Assist Support Line is open from 8am – 9pm, Monday – Friday, and 9am – 2pm, Saturday (Sydney/Melbourne time). Call charges may apply.

Complaints

Commonwealth Bank customers who have a complaint should contact the Commonwealth Bank's complaints team on 1800 805 605 in the first instance.

If the complaints team is not able to resolve the matter, they may escalate the concerns to Group Customer Relations who are a specialised team that assist customers with complex complaints. If you are not satisfied with the outcome of your complaint through our dispute resolution process, you can contact our Customer Advocate and ask for an independent review. Alternatively, you may wish to escalate your concerns to the Australian Financial Complaints Authority (AFCA).

Community Wellbeing team

Our specialist Community Wellbeing team has been established to assist customers experiencing vulnerability including domestic and financial abuse and problem gambling. The team works through customers' immediate CBA banking needs and provides warm handovers to other parts of the Bank for long term support or referrals to specialist external services as appropriate.

- 1800 222 387 8am – 6pm Sydney time, Monday – Friday.

Alternatively, you can submit a confidential call request for domestic violence support via www.commbank.com.au/dv or CBA staff can complete this on your behalf. The team will call back at a safe time that you can nominate on the application.

The Office of the Customer Advocate

The Customer Advocate operates separately from the Commonwealth Bank's day to day business areas. Decisions of the Customer Advocate are final and binding on the Bank, but not on customers.

- customeradvocate@cba.com.au
- 1800 832 806 8:30am – 5pm Sydney time, Monday – Friday.

AFCA

AFCA is an impartial, independent and free dispute resolution scheme.

You can lodge a dispute with AFCA through their website or by writing to them:

- Reply Paid Address:
Australian Financial
Complaints Authority
GPO Box 3
Melbourne VIC 3001

- 1800 931 678

www.afca.org.au





Commonwealth Bank of Australia
ABN 48 123 123 124
AFSL and Australian credit licence 234945

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