

**From:** [Kathryn McKenzie](#)  
**To:** [Committee, JSCINRS \(REPS\)](#)  
**Subject:** Supplementary submission by the NSW Ageing and Disability Commission  
**Date:** Wednesday, 6 December 2023 10:03:16 PM  
**Attachments:** [image001.png](#)  
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[Keeping your Redress or other payments safe.pdf](#)  
[230503\\_Mob Strong Letterhead\\_10 takeaways.pdf](#)

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Dear Committee

In the hearing on 23 November 2023, the NSW Ageing and Disability Commission received a question on notice from Senator Shoebridge:

**To the extent that you have ready access to the material which has come from this community of practice, could you provide that on notice?**

Please find attached copies of fact sheets developed by Survivors & Mates Support Network (SAMSN) and Mob Strong, that were provided to community organisations attending workshops run by a number of Redress Support Services in 2023:

1. ***Keeping your redress or other payments safe: financial abuse*** – SAMSN
2. ***Keeping your redress or other payments safe: scams and fraud*** – SAMSN
3. ***Working effectively with our Aboriginal and Torres Strait Islander clients: Top 10 takeaways*** – Mob Strong Debt Help, Financial Rights Legal Centre

Please do not hesitate to contact us if we can be of further assistance.

Kind regards  
Kathryn

**Kathryn McKenzie** (*she/her*) | **Director, Operations**  
NSW Ageing and Disability Commission

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*I acknowledge Aboriginal People as the First Nations Peoples of NSW, and pay my respects to Elders past, present and future. I acknowledge the ongoing connection Aboriginal people have to this land and recognise Aboriginal people as the original custodians of this land.*

*I also acknowledge that older people and people with disability have the right to be treated with*

*dignity and respect, and to feel safe in their families and communities.*

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## Working Effectively with our Aboriginal and Torres Strait Islander Clients

### Top 10 Takeaways

#### Financial Literacy and Relationship with money:

1. First Nations people can often only be 2nd or 3rd generation "money handlers", their parents or grandparents having been paid in rations.
2. The cultural norms around money, and the notion that money is "communal", is often a foreign concept to non-Indigenous people.
3. But this communal relationship can also lead to Humbugging - a slang term referring to making unreasonable or excessive demands from one's family or other connections

#### Shame:

4. There are often deep feelings of being embarrassed and it took a great deal of courage for a First Nations person and trust to reach out Communication
5. Silence is the norm and valued. Don't assume it is a lack of understanding, agreement or of urgent concern
6. Indirect questioning is preferred method (NOT DIRECT)
7. During a call send up to 3 texts (960 characters) to communicate clients
  - a. next steps
  - b. referral
  - c. resources
8. This also allows them to seek family assistance if barriers of literacy exist.
9. If required to advocate on their behalf of a First Nations client than you can send an FCA Electronic Authority (found in the FCA toolkit) to the client during the call providing verbal guidance and assurance than this is a bonus.

#### Time:

10. Take your time to explain do not rush (it's a cup of tea conversation not an instant coffee).

# Keeping your redress or other payments safe

## Financial abuse

The National Redress Scheme, NSW Stolen Generations Reparation Scheme and the Territories Stolen Generations Redress Scheme can provide payments to eligible people who have experienced sexual or institutionalised abuse.

If you do receive a payment, it's important to know how to keep it safe.

### What is financial abuse?

Financial abuse is when someone you know tries to stop you spending your own money.

If this happens to you, you might not be able to pay for everyday things like medication, rent or bills, or spend your money the way you want to.

### How can you keep your payment safe?

- Keep the news of your payment private.
  - Separate your bank accounts.
  - Keep your documents secure.
  - Open your own mail.
- ✓ **Don't** share your PIN to your bank account.
  - ✓ **Don't** give your key card or credit card to anyone.
  - ✓ **Don't** share your internet banking details.



### Free and confidential help is available

**Organisation Name:** [Mob Strong Debt Help](#)

**Phone:** 1800 808 488

A free, nationwide legal advice and financial counselling service for Aboriginal and Torres Strait Islander people

**Organisation Name:** [knowmore Legal Service](#)

**Phone:** 1800 605 762

A free, independent legal service providing advice to survivors of child sexual abuse about justice and redress schemes

**Organisation Name:** [NSW Ageing and Disability Commission](#)

**Phone:** 1800 628 221

For information, support or to report abuse of older people and adults with disability in their family, home and community

**Organisation Name:** [Seniors Rights Service](#)

**Phone:** 1800 424 079

Information and support to people using, or seeking to access, in-home and residential aged care services

**Organisation Name:** [National Debt Helpline](#)

**Phone:** 1800 007 007

Free professional financial counselling

# Keeping your redress or other payments safe

## Scams and fraud

The National Redress Scheme, NSW Stolen Generation Reparation Scheme and the Territories Stolen Generations Redress Scheme can provide payments to eligible people who have experienced sexual or institutionalised abuse.

If you do receive a payment, it's important to know how to keep it safe.

### What is a scam?

Scams can target anyone and often appear real by creating believable stories that can convince you to share your details, or make you to share your money.

**You can protect yourself from scams. Some things to look out for include:**

- someone acting as a long lost friend and wanting to reconnect or start a relationship with you, or is putting pressure on you to help them financially
- someone unexpectedly and desperately asking for help, or offering more money at a later date in exchange for a loan.

### What is fraud?

Fraud is when your money is spent without you knowing. It can happen quickly and easily by someone pretending to be from your bank, the government, a charity or a business to get your details and then spend your money.

**You can protect yourself from fraud. Some things to look out for are:**

- emails being sent to you asking you to click on links, share your details or personal information such as passwords, usernames or your ID
- phone calls claiming to be from a trusted organisation and asking for your personal details.

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