

DOMESTIC & FAMILY VIOLENCE

Addressing Financial Abuse

Customer Resource Guide

January 2022



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Introduction

Domestic & Family Violence (DFV) is a serious and widespread problem in Australia. It has devastating consequences for individuals, families and communities. DFV happens when one person in a relationship uses violence or abuse to control the other person. It is usually an ongoing pattern of behaviour aimed at controlling a partner through fear.

Women are predominantly affected by DFV and suffer abuse in relationships for longer periods than men. In the majority of cases, these women have children in their care. While women and children are more often impacted, DFV can happen to anyone regardless of gender, ethnicity, religion, culture, class or age, and in heterosexual and same-sex relationships¹.

Abuse can include the following:

- Psychological and emotional abuse;
- Intimidation and controlling behaviour;
- Verbal abuse;
- Stalking and harassment;
- Physical abuse including damaging property;
- Sexual abuse;
- Social abuse;
- Spiritual abuse;
- Financial abuse.

Financial abuse is common, but often difficult to detect as an element of DFV. As a financial services provider we are in a position to identify and help customers who are victims of financial abuse.

This document has been developed to provide support to individuals experiencing financial abuse as a result of DFV. Included are examples of financial abuse and information about resources that may be helpful to people currently experiencing financial abuse, as well as survivors of DFV who were previously experiencing financial abuse and are now in the process of seeking financial independence.

¹ ABA Industry Guideline – Financial Abuse and Family and Domestic Violence, November 2016

Financial Abuse

Financial abuse is a form of DFV that negatively impacts a person financially and undermines their efforts to become financially independent. Financial abuse is about power, control and manipulation of an individual.

Financial abuse often occurs with other forms of violence, including physical violence, psychological and emotional abuse, intimidation and controlling behaviour.

Some common forms of financial abuse include:

- Someone being forced to take on debt they don't want;
- Withholding or threatening to withhold money (for example, what's needed to be able to run the household);
- Stopping access to money so the other person can't leave the relationship;
- Transferring the house or other assets out of the person's name;
- Trying to damage a person's credit rating by not paying debts;
- Controlling behaviour that denies a person the ability to work or study;
- Preventing a person from taking part in decisions regarding a joint property;
- Fraudulently using another person's details to obtain credit.

Signs of financial abuse include a partner:

 <p>Keeping their financial affairs or the financial affairs of the family a secret</p>	 <p>Excluding their partner from or ignoring their opinion on major financial decisions</p>	 <p>Refusing to pay for child support or help with childcare</p>
 <p>Making their partner put all their income into a joint account or their own bank account</p>	 <p>Using their partner's name to take out credit cards or loans</p>	 <p>Putting all assets under a family trust and prohibiting any private income</p>
 <p>Refusing to contribute to household expenses</p>	 <p>Taking steps to prevent their partner from working or studying</p>	 <p>Stealing money from their partner</p>
 <p>Denying money being sent to their partner's family (or sending their partner's money to their own family) in their country of origin</p>	 <p>Insisting their partner shows all their receipts from shopping</p>	 <p>Refusing to put their partner's name on the property title</p>

Helpful Contacts and Resources

We're here to help. You can contact your nearest branch or call our Customer Contact Centre which is open 24 hours a day, 7 days a week on **1300 55 72 72**.

In addition, the below list details external services that provide help and support to people experiencing domestic and family violence and/or financial abuse.

Apps & Websites

Support type	Organisation	Details	Contact
Safety	DV Connect Womensline	Assists women to obtain refuge accommodation, counselling and referral to other services	1800 811 811
	DV Connect Mensline	Supports men and boys who are dealing with family and relationship difficulties	1800 600 636
Counselling	Benestar	A free, short term counselling service provided to BOQ customers. This service can be face to face, by telephone or video	1300 360 364
	1800RESPECT	National Domestic Violence Hotline for anyone who has experienced, or is at risk of, family and domestic violence and/or sexual assault. Available 24/7	1800 737 732
	Lifeline	Can help put you in contact with a crisis service in your State	13 11 14
	Kids Help Line	Free, private and confidential, telephone and online counselling service for young people aged between 5 and 25	1800 551 800
Financial	Centrelink	Financial support services such as crisis payments, family assistance, housing assistance, rent assistance, parenting payments and related benefits	Families 136 150 Help in an emergency 132 850
	National Debt Helpline	You can talk on the phone to a financial counsellor from anywhere in Australia, 9.30am – 4.30pm Monday to Friday	1800 007 007
	MoneySmart	You can get guidance on general financial matters as well as specific information on protecting your money and yourself from financial abuse	Visit website
	No interest loans (NILs)	NILs provides people and families on low incomes with access to safe, fair and affordable credit	Visit website
Legal	Women's Legal Services Australia	Provides face-to-face legal advice through outreach services and runs a partnership to provide family law advice through Family Relationship Centres	Visit website for state based contacts
	Legal Aid	Can provide advice on intervention orders, family law and civil / credit and debt matters. Available during business hours Monday to Friday	Visit website for state based contacts
General	Ask Izzy	Mobile website that connects people in crisis with services they need nearby such as emergency funds, shelters, housing, food, health care and homeless information	Visit website
	Australia Post	Australia Post offers a free 12 month redirection service for customers in special circumstances such as domestic violence. In addition, you also have the option of free PO Box access for up to 22 months	Visit Australia Post or website
	Salvation Army	Help with accommodation, personal support, community support and more	13 72 58
	Penda	Free national app developed by Women's Legal Service with legal, financial, and personal safety information and referrals for women who have experienced domestic and family violence	Visit website

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, to help secure finances for the future.

Having a secure method of receiving correspondence that your partner is not aware of, is an important step to receiving communication from financial and other institutions that can be kept private. Consider setting up a new email account on a device that your partner does not have access to. Alternatively, you can set up a PO Box through Australia Post which is free for up to 22 months for domestic violence victim survivors.

Action: 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 (cash is generally a safer option as it is more difficult to trace)
- Request the bank send any correspondence to your email or other safe address (e.g. not your partner's 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 your local branch to set up the new account. When you are at the bank, you can update your details (i.e. address or mailing address).

Make it clear that the account must be kept private and all correspondence issued online (to your email or via internet banking) or an address not accessible by your partner (e.g. address of a relative, post office box).

If opening an account with a new bank: Make sure you have adequate ID. Appropriate identification at BOQ includes a form of primary photographic identification, for example an Australian passport or driver's licence. Depending on the bank, you may need to visit the branch in person to verify that 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. Where this is not possible, the bank will work with you using alternative methods to verify your identity.

It is also helpful to give the bank your Tax File Number. 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.

Action: Prepare an escape fund

Checklist

- 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 and/or assist financially

Information and Resources

There are a number of specialist domestic and family violence services who can also prepare you for leaving a violent relationship (refer helpful contacts and resources above). They can assist in finding alternative accommodation and setting up a new home.

Centrelink Crisis Payment: Centrelink offers a crisis payment for 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.

Important: The payment must be claimed within seven 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: <https://www.servicesaustralia.gov.au/individuals/services/centrelink/crisis-payment-extreme-circumstances-family-and-domestic-violence>

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: <https://www.humanservices.gov.au/individuals/topics/advance-payment/30201>

Action: Gather important documents

These documents should be placed in a secure location or left with someone you trust. You may wish to consider keeping digital copies or photographs of these documents in the event you misplace the originals.

Financial Documents Checklist

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

Legal Documents Checklist

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

Information and Resources

If you can safely obtain the originals of these documents, you can get photocopies made and witnessed by a Justice of the Peace (JP) who will need to sight the originals. Most states have a search available online to find a JP near you. You can find more information about JPs in your relevant state [here](#).

If it is not safe to access originals of these documents, copies may be accessed from:

Financial documents: Talk to your financial services providers (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/

Legal documents: Copies of most legal documents can be accessed from your State Government website and the Australian Passport Office by calling 131 232 or on their website at: www.passports.gov.au

After Leaving a Relationship

Securing finances now will play a vital role in ensuring and maintaining independence in the future. It is also important to be aware that you may have financial liabilities.

Action: Set up a mail redirection

Checklist

- Arrange for your mail to be redirected to a safe address such as a relative or PO Box (free for up to 12 months for domestic violence victim survivors)
- Set up a PO Box through Australia Post (free for up to 22 months for domestic violence victim survivors)

Information and Resources

Australia Post offers a free 12-month mail redirection service for customers in special circumstances such as domestic violence. In addition, you also have the option of free PO Box access for up to 22 months.

- You can apply in-person at any Post Office in Australia. Make sure you bring a completed [mail redirection form](#) and individual proof of identity. Printed mail redirection forms are also available from your local Post Office.
- Evidence of domestic violence is preferred by Australia Post in order to claim your free services. If possible, please also bring along one of the following:
 - Intervention order;
 - Statutory declaration from the Police; or
 - Notice on an approved letterhead from a supporting agency (e.g. Case Worker, Psychologist).
- Australia Post understands this is sometimes not possible; applications without supporting evidence will be assessed on a case-by-case basis, at the discretion of the Australia Post Branch Manager.

More information on this service is available [here](#).

Action: Freeze joint bank accounts and credit cards (when safe to do so)

Joint Bank Accounts Checklist

(or accounts where your partner is a signatory)

Joint accounts are hard to navigate so we recommend you speak to us as soon as possible to ensure your interests are protected.

- Request the bank send any correspondence to your email or other safe address (e.g. not your partner's address)
- Review direct debits
- Direct Centrelink and other payments to a new account
- Consider access granted to accounts with credit limits. Be aware that you are responsible for all transactions
- Freeze or close accounts where appropriate. Be aware that you will not be able to withdraw funds once the account is frozen

Credit Cards Checklist

- Cancel any additional/supplementary cards

Information and Resources

If you are a BOQ customer, contact your local branch, or the Customer Assistance Team directly on 1800 079 866 for assistance managing personal loans and other debt.

Action: Find alternative accommodation and housing

Checklist

- Contact the housing/homeless support services in your state to find safe accommodation
- If moving out of a rental property, advise the real estate agent and request your name to be removed from the lease. You will also need to sign a form to release your half of the bond payment
- Call your local tenancy advice service in the area
- Consider getting legal advice if living in a home owned by either or both partners

Information and Resources

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

Action: Arrange government financial assistance (when safe to do so)

Checklist

- Let Centrelink know of any changes in circumstances
- Enquire 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 receipt of relevant benefits. To be eligible for a crisis payment, a claim must be submitted within 7 days of the person or their 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 for people affected by financial abuse and/or if there are children under eight 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.humanservices.gov.au/customer/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.humanservices.gov.au/customer/dhs/child-support

Action: Change Terms of Mortgage

Checklist

- If the mortgage has a redraw facility (this allows money to be borrowed that has already been repaid) or line of credit (additional credit extended to a borrower), change the terms so both signatures are required to withdraw money

Information and Resources

To change the terms of your mortgage call your financial institution, or visit your local branch.

Action: Change Security Numbers/Passwords

Checklist

- Change the PINs, passwords and security questions for all mobile phone, bank and credit card accounts, online shopping accounts, email and social media accounts.

Information and Resources

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

Next Steps

After leaving a financially 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. A domestic violence support service may also be able to assist you in completing some of these steps.

Action: Credit Reporting
<p>Checklist</p> <ul style="list-style-type: none"> <input type="checkbox"/> Check your Bureau Credit Rating/obtain a credit report <input type="checkbox"/> Contact any unknown creditors to obtain a copy of any documents such as loan agreements and statements <input type="checkbox"/> Monitor credit
<p>Information and Resources</p> <p>You are entitled to a free copy of your credit report once a year. Credit reports can take up to 10 working days and can be obtained from:</p> <p>Equifax: www.equifax.com.au</p> <p>Experian: www.experian.com</p>

Action: Update Contact Information with Service Providers		
<p>Checklist</p> <ul style="list-style-type: none"> <input type="checkbox"/> Phone company, internet and pay TV <input type="checkbox"/> Postal service <input type="checkbox"/> Insurance companies 	<ul style="list-style-type: none"> <input type="checkbox"/> Utility accounts <input type="checkbox"/> Children's schools/daycare <input type="checkbox"/> Australian Electoral Commission (AEC) 	<ul style="list-style-type: none"> <input type="checkbox"/> Department of Transport <input type="checkbox"/> Police (if police have applied for an AVO for you) <input type="checkbox"/> Health provider
<p>Information and Resources</p> <p>It may be helpful to make a list of companies and service providers that need to be contacted in your own time.</p> <ul style="list-style-type: none"> • Mail redirection: You may consider having your mail redirected while updating this information to ensure that mail doesn't slip through the cracks or your ex-partner doesn't obtain information intended for you. Australia Post offers a free 12-month mail redirection service for customers in special circumstances such as domestic violence. In addition, you also have the option of free PO Box access for up to 22 months. More information on this service is available here. • Transport department authority for your state (driver's licence, proof of age card and vehicle registration): If you change your name or address you must notify the transport department for your state within 14 days. You can change your address online, over the phone or in person. • Silent electors: 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 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: https://www.aec.gov.au/Enrolling_to_vote/Special_Category/silent-electors.htm 		

Action: Financial Counselling

Checklist

- Prepare a budget (a friend, family member or financial counsellor may be able to assist)
- Get back on top of debt
- Consider making an appointment with a financial counsellor

Information and Resources

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

Action: Superannuation/Insurances

Checklist

- Consider if current policies are still correct given change in circumstances
- Update the beneficiary of any existing policies (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

- MoneySmart has a factsheet on finding lost super that may also be useful (available at the link above).

Action: 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

Information and Resources

For legal information and help refer to the legal advice resources for your state in the Helpful Contacts and Resources section of this document. For information on setting up a will you can contact the Public Trustee for your state.

Action: Rent & Motor Vehicles

Checklist

- Remove ex-partner's name from any rental agreements
- Transfer ownership and registration of vehicles (so that only that person is responsible and has control over the vehicle and is therefore 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

Refer to the housing assistance resources for your state in the Helpful Contacts and Resources section of this document. Vehicle registration can be transferred online or in person. Refer to the relevant transport department authority for your state for more information.

Action: Tax

Checklist

- Contact the ATO to find out how the separation may impact tax payments
- Check that the ATO has the details of 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/About-us/Contact-us

Achieving Financial Independence

Once financial abuse has begun to be addressed, you can refer to this section to assist you in achieving financial independence.

Financial Difficulty Assistance

BOQ are here to help, feel free to contact your local branch or call our Customer Assistance Team on **1800 079 866** between 8:30am – 5:00pm AEST, Monday to Friday if you are concerned about your financial position and/or ability to meet your financial commitments.

Depending on your situation, we have a range of options to help you, we may:

- change your loan repayments for a short period to interest only
- postpone your loan repayments for a short period
- extend the term of your loan to reduce your monthly repayment amount
- incorporate any overdue amounts into your loan, then recalculate your repayments to the end of the loan term.

When you contact us, our Customer Assistance team will work with you to find what options may suit your situation. In circumstances where the recovery of your financial position is unlikely, we will continue to work with you to explore other options, which may include giving you time to sell your property or referring you to seek advice from a financial counsellor.

For more information go to our [Financial Difficulty Assistance](#) page on our website.

Financial Counselling

You may wish to consider speaking to a financial counsellor if you have not already done so. Financial counsellors work for community agencies in all states and territories, providing free, independent, and confidential information to assist people in financial difficulty. They help their clients get out of the cycle of debt and take control of their finances.

Financial counsellors can negotiate repayment arrangements with creditors on your behalf, help you apply for a financial hardship variation on your bills or repayments, explain debt recovery procedures, and refer you to other services for further help, if necessary.

A financial counsellor will:

- Help you get a clear picture of your overall financial situation;
- Explain what options you have in relation to your debts and the advantages and disadvantages of them;
- May advocate or negotiate with creditors, government agencies and other institutions;
- Listen and provide support.

Financial counsellors can also provide suggestions on how to improve your financial situation including how to do a budget.

National Debt Helpline 1800 007 007

The free hotline is open from 9:30am to 4:30pm, Monday to Friday. When you call this number you will be automatically transferred to the phone service in your state (opening hours can differ in different states). Calls from mobile phones may incur a fee from the mobile phone carrier.

You can also visit www.ndh.org.au for information and resources that can help if you're struggling with debt.

You can find your nearest financial counsellor by typing your postcode in the search field on the MoneySmart website [here](#).

Helpful Tools

BOQ has some [tools and calculators](#) available to assist you in reaching your financial goals:

- [Budget planner](#)
- [Savings calculator](#)

MoneySmart also has a number of [handy tools](#) and resources and tips for [managing your money](#) that can help get more control over your finances so you can reach your savings goals.

A few to get you started are:

- [How to do a budget](#)
- [Simple ways to save money](#)
- [Managing on a low income](#)
- [Budget planner](#)
- [Savings goals calculator](#)
- [Simple money manager](#)

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