

Financial institutions with domestic and family violence support

Introduction

Domestic and family violence is an overt or subtle expression of a power imbalance, resulting in one person living in fear of another, and usually involves an ongoing pattern of abuse over time.

Domestic and family violence can have serious impacts on people who experience it and may take many forms ranging from physical, emotional, psychological, financial, monitoring and surveillance and other types of control.

The effects of financial abuse are often devastating with victims losing control over their finances, having their money taken away as well as their ability to earn money, and in some cases being put into severe financial distress due to debts incurred by their partner.

This document provides an overview of the domestic and family violence support services most financial institutes offer. It is a collation of information that is publicly available on their websites.

If your financial institution isn't listed in this resource and you're unsure of what domestic and family violence support they provide, reach out to them directly to see what assistance they can offer you.





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AMP

AMP provide the following information and support options that may be useful depending on your personal situation:

- AMP's partnership with <u>Good Shepherd</u> providing additional help, including financial support programs. <u>Learn more</u>
- Financial advice and support options available. <u>Learn more</u>
- 11 steps to financial independence for Australian women. Learn more
- Money challenges women face. Learn more
- Managing finances in relationships. Learn more
- Relationship break-up entitlements for de facto relationships. <u>Learn more</u>
- Helping you during hardship. Learn more

AMP can be contacted on 133 030 (9am–5pm Monday to Friday AEST) or via email at ab credit services hardship@ampbanking.com.au

Further information regarding the domestic and family violence support AMP provide, can be located here https://www.amp.com.au/support/customer-vulnerability/family-domestic-violence

ANZ

ANZ provide support to their customers who are experiencing difficult or challenging circumstances including struggling to get their finances back on track. You can visit their <u>Financial Hardship</u> web page for further information or call 1800 252 845 (9am-7pm AEST, Monday to Friday) for assistance.

ANZ also provide referrals for domestic and family violence and sexual assault specialist services, including:

- Lifeline 24 hour Crisis Support and Suicide Prevention Services. Call 13 11 14 (open 24 hours a day, 7 days a week). www.lifeline.org.qu
- 1800 RESPECT 24 hour hotline that provides help for any Australian who has experienced domestic and family violence and sexual assault. Call 1800 737 721 (open 24 hours a day, 7 days a week). www.1800respect.org.au

Further information regarding the domestic and family violence assistance ANZ provide, can be located here https://www.anz.com.au/promo/self-help/

Bank of Queensland (BOQ)

BOQ support their customers experiencing domestic and family violence and or financial abuse, including:

- Setting up a new bank account in your name only
- Updating address details to keep your location confidential
- Updating your mailing preference so all correspondence is issued via email
- Changing passwords and PIN numbers
- Assisting you to access financial and personal counselling
- Providing financial hardship assistance





BOQ have put together a <u>Domestic and Family Violence Customer Resource Guide</u> to help support their customers experiencing financial abuse as a result of domestic and family violence.

BOQ can be contacted on 1300 557 272.

Further information regarding the domestic and family violence assistance BOQ provide, can be located here https://www.boq.com.au/help-and-support/domestic-family-assistance

Bendigo Bank

Bendigo Bank have many different ways to help their customers regain control of their banking depending on their personal circumstances.

They have a specialised team who provide support to their customers to regain control of their finances while also protecting confidentiality and safety at all times.

They can be contacted on 1300 023 583 between 8:30am and 5:00pm AEST, Monday to Friday. Alternatively, their financial abuse enquiry form can be accessed here.

Further information regarding the domestic and family violence assistance Bendigo Bank provide, can be located here https://www.bendigobank.com.au/help/financial-abuse/

Citi Bank

Citi Bank provide a list of organisations that can help:

- <u>Lifeline</u> provides Australians experiencing emotional distress with access to 24 hour crisis support and suicide prevention services. Call Lifeline at any time on 13 11 14
- RUOK a not-for-profit organisation helping inspire everyone to have regular, meaningful conversations to help anyone who might be struggling with life's ups and downs
- <u>1800RESPECT</u> If you or someone you know is impacted by sexual assault, domestic or family violence, reach out to 1800RESPECT or call 1800 737 732.
- <u>National Debt Hotline</u> Financial counselling is a free, confidential service to assist people in financial difficulty. The National Debt Helpline website also has easy to follow, step-by-step guides for tackling debt problems.

Further information regarding the financial support assistance Citi Bank provide, can be located here https://www1.citibank.com.au/help-and-support/support-services

Commonwealth Bank

If you're a CommBank customer experiencing a domestic and family violence situation, you can speak to their specialist Community Wellbeing team about your financial needs. This includes situations of <u>financial abuse (PDF)</u>. The Community Wellbeing specialists can be contacted on 1800 222 387 between 8am and 6pm, Monday to Friday AEST – excluding public holidays.

How CommBank's domestic and family violence assistance works:

 You'll have access to a Community Wellbeing Specialist who will assess your needs and help you safely manage your finances



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- You'll receive ongoing specialised financial assistance if you're experiencing financial hardship as a result of your situation
- You may be referred to other services, if appropriate

The CommBank's Community Wellbeing specialists are bank staff specifically trained to support customers experiencing domestic and family violence and financial abuse situations.

Further information regarding the domestic and family violence assistance CommBank provide, can be located here https://www.commbank.com.au/support/dv-assistance.html

Credit Union Australia (CUA)

CUA's <u>Financial Inclusion Action Plan</u> confirms their commitment to help financially excluded groups including areas of focus on domestic and family violence, housing affordability, and ongoing challenges to financial security.

CUA can be contacted on 133 282.

Further information regarding the domestic and family violence assistance CUA provide, can be located here https://www.cua.com.au/about-us/cua-community/our-financial-inclusion-action-plan

HSBC

HSBC provide free financial confidential support and have resources available if you're feeling overwhelmed by money and personal problems. Including where to get help if you're going through a personal crisis, these services include:

- National Debt Hotline
- <u>1800RESPECT</u>
- Lifeline
- Beyond Blue
- Family Drug Support Australia

Further information regarding the financial assistance available HSBC provide, can be located here https://www.hsbc.com.au/help/extra-care/

ING Direct

ING have a Financial Support Team available to discuss your options if you're struggling to make repayments due to difficult circumstances. They're available to discuss your options and can be contacted on 1300 349 166.

Also available on their website is helpful information to referral support services and where to access resources available from the following organisations:

 <u>1800RESPECT</u> - The National Sexual Assault Domestic FV Counselling Service is a confidential online and telephone counselling, information and referral service available 24 hours a day 7 days a week



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- Mensline National telephone and online support, information and referral service for men
 with family and relationship concerns. Service is available nationally and is staffed by
 professional councillors. Phone: 1300 224 636
- <u>QLife</u> Telephone and web-based counselling, referrals and support groups for LGBTIQ people and their families.

Further information regarding the financial assistance available ING Direct provide, can be located here https://www.ing.com.au/help-and-support/tips-hints-guides/financial-hardship/other-ways-to-get-help.html

Macquarie Bank

Macquarie Bank provide tailored assistance to help people regain control of their finances if they're experiencing domestic and family violence.

Macquarie Bank can be contacted on 1300 363 330 (8:45am to 5:15pm AEST Monday to Friday).

Further information regarding the domestic and family violence assistance Macquarie Bank provide, can be located here https://help.macquarie.com.au/s/article/Who-can-I-speak-to-about-family-and-domestic-violence-support

ME Bank

ME customers experiencing domestic and family violence can apply for hardship assistance if they are having difficulty meeting their home loan repayments. Once they get in touch with ME's contact centre team and indicate that they are experiencing hardship, their call will be transferred to a specialist hardship team. For domestic and family violence, ME Bank does not require any written evidence and can accept the hardship application from only one borrower.

Once a customer has applied for hardship assistance due to domestic and family violence, careful consideration will be given to their unique financial position to determine the most appropriate type of assistance provided. This may include the following:

- Full loan repayment deferral
- Partial repayments
- Interest only repayments

Where appropriate, the customer may also be referred to a specialist domestic and family violence service or a financial counsellor.

ME Bank can be contacted on 13 15 63, Monday to Friday 8am-8pm (AEST/AEDT) and Saturday 9am-5pm (AEST/AEDT).

Further information regarding the domestic and family violence assistance ME Bank provide, can be located here https://www.mebank.com.au/support/financial-hardship/





NAB

NAB provide support to their customers who are affected by domestic and family violence.

You can find out more information about their <u>COVID-19 customer support online service</u>, or contact their Customer Support Hub on 1300 308 175, 8am-8pm AEST Monday to Friday. The Customer Support Hub specialise in providing confidential support to customers experiencing domestic and family violence. Further support available from NAB includes:

- NAB customers can access complimentary, professional and confidential, counselling sessions. Call 1300 574 759 to book an appointment.
- Support with banking security, financial support, resetting passwords or extra security on your accounts
- The Customer Support Hub provide confidential support and referral information to access specialist domestic and family violence support and can be contacted on 1300 308 175, 8am-8pm AEST Mon-Fri.

Further information regarding the domestic and family violence assistance NAB provide, can be located here https://www.nab.com.au/about-us/social-impact/customers/domestic-and-family-violence

Rabobank Australia Ltd

Rabobank provide support to anyone experiencing financial abuse, including:

- Assistance changing online banking login details and PIN numbers
- Make necessary changes to joint accounts
- Seek an internal legal review of power of attorney
- Respect confidentiality at all times with ensuring personal information is protected.

Rabobank can be contacted on 1800 025 484.

Further information regarding the domestic and family violence support Rabobank provide, can be located here https://www.rabobank.com.au/clients-needing-extra-care/

Suncorp

Suncorp provide support to their customers experiencing domestic and family violence ensuring their employees, agents, partners, distributors and suppliers are appropriately trained so they can:

- minimise the number of times that that need to disclosed regarding information about each situation
- handling the claims process with utmost care
- prioritise safety and protecting sensitive, private and confidential information
- referral to specialist services, and
- engage with sensitivity, dignity, respect and compassion

Suncorp can be contacted on 13 11 55

Further information regarding the domestic and family violence support Suncorp provide, can be located here https://www.suncorp.com.au/insurance/domestic-and-family-violence-policy.html





Westpac

Westpac's approach to supporting customers experiencing domestic and family violence is outlined in their Family or Domestic Violence Position Statement (PDF).

Customers experiencing domestic and family violence who would like to discuss financial difficulty, including payment of joint loans, can call the Priority Assist team directly on 1800 063 509. The team will determine assistance on a case by case basis, which may include for example:

- Varying loan repayments and / or extending terms for short term financial relief and options available for longer-term plans.
- Reviewing banking needs. For example, switching to a low rate credit card.

Further information regarding the domestic and family violence assistance Westpac provide, can be located here https://www.westpac.com.au/about-westpac/sustainability/our-positions-and-perspectives/difficult-circumstances/experiencing-family-violence/

