

What is a vulnerable person?

We define a vulnerable person as someone who is exposed or susceptible to harm or loss.

This may be temporary, sporadic or a permanent situation.

We want to ensure that people who are identified as vulnerable are assisted and supported with empathy, understanding, sensitivity, compassion and respect.

Are you vulnerable?

You may not realise it, but you may be vulnerable if you are experiencing one or more of the following circumstances:

- you have a mental or physical illness and / or disability
- you have experienced or are experiencing domestic or family violence
- you are elderly
- you have recently suffered a close family tragedy
- you have been subject to financial abuse
- you come from a culturally or linguistically diverse background
- have a low financial literacy
- you reside in a remote area
- you have recently been impacted by a natural disaster
- have suffered an addiction or have other behavioural challenges
- there are other factors contributing to significant detriment

Support Services are Available

If you are experiencing difficulties in managing your debt or your personal circumstances, these services may be able to assist you.

Agency	Website	Phone	Services
Lifeline	www.lifeline.org.au	13 11 14	Crisis counselling service
1800 RESPECT	www.1800respect.org.au	1800 737 732	Domestic and family violence assault line
Beyond Blue	www.beyondblue.org.au	1300 224 636	Support for people experiencing anxiety or depression
National Debt Helpline	www.ndh.org.au	1800 007 007	Free financial counselling
National Association of Community Legal Centres	www.naclc.org.au	(02) 9264-9595	Legal services to those with special needs and at a disadvantage

What we can do to assist you

Where you, your authorised representative or a member of our team identify you as being a vulnerable person we will provide you with a number of options including:

- providing a moratorium on payments, interest, fees and charges (where applicable)
- deferring collection action for a period of time
- advising our client that we have identified you as a vulnerable person
- referring you to relevant support services

Meeting your needs

We take social responsibility seriously and will make every attempt to meet your needs during this difficult period.

Please indicate to us:

- if you have a particular preference for communication
- if you have a preferred time for communication that is more convenient to your situation
- if you are unsure of something or require clarification
- if you would like your account managed by another account manager
- if there are thoughts of inflicting self-harm



