

Keeping yourself financially safe and secure

How can I protect my finances?

You can protect your finances by:

- ✓ staying in touch with people you trust, and not being afraid to talk about any concerns you have
- ✓ learning to recognise and avoid financial scams
- ✓ regularly checking bank and credit card statements for unauthorised transactions
- ✓ opening your own mail
- ✓ storing documents, account logins and passwords in a safe and secure place
- ✓ if you lend money to someone, putting it in writing and making a plan with them for repayment
- ✓ never signing documents you don't understand
- ✓ where possible, getting independent and confidential legal or financial advice
- ✓ asking someone you trust to check that the person who manages your money is doing it in your best interests

For more information about financial abuse go to <https://moneysmart.gov.au/financial-abuse>

Where can I go to find out about my rights... ...as an individual?

Community Legal Centres

Community legal centres (CLCs) provide free legal services to the public. If you need some information or legal advice on a personal or general issue, you can find a CLC near you at: https://www.fclc.org.au/find_a_community_legal_centre

Depending on your issue, other services can provide specialist advice and assistance that is tailored to who you are or the situation you are in.

...as a consumer?

Consumer Action Law Centre (CALC)

CALC is a CLC focused on consumer advocacy – you can contact them if you have a question about your rights as a consumer.

<https://consumeraction.org.au/>

Consumer Affairs Victoria

Consumer Affairs Victoria advise and educate consumers, tenants, businesses and landlords on their rights, responsibilities and changes to the law. They can also conciliate disputes between consumers and traders, and tenants and landlords, and enforce and ensure compliance with consumer laws.

<https://www.consumer.vic.gov.au/>

Call 1300 55 81 81

Keeping yourself financially safe and secure

...as a consumer (continued)?

Australian Financial Complaints Authority (AFCA)

AFCA provide free and independent dispute resolution for financial complaints. You can contact them if you have a question about your rights in relation to banks, credit cards, mortgages and other lenders.

<https://www.afca.org.au/>

Insurance Law Service

If you want to know about your rights in relation to insurance, or if you have an insurance problem, you can contact the Insurance Law Service.

<https://insurancelaw.org.au/>

...as an employee?

Fair Work Ombudsman

Fair Work helps people understand their rights and responsibilities under Australian workplace laws. If you have a workplace problem, they have tools and information to help you resolve it.

<https://www.fairwork.gov.au/>

JobWatch

JobWatch is a community legal centre that helps with employment rights.

<https://jobwatch.org.au/>

Call 03 9662 1933

Interpreters can be arranged by TIS

Young Workers Centre

The Young Workers Centre provides information to young workers about their rights, and assists if they are facing a workplace issue.

<https://www.youngworkers.org.au/>

...as a recipient of government benefits?

Social Security Rights Victoria (SSRV)

SSRV is a community legal centre that provides free legal services in relation to Social Security and Centrelink matters to people across Victoria. Contact them if you have a question about your rights in relation to Centrelink, including payment suspension/cancellation and/or debt recovery issues.

<https://www.ssrv.org.au/>

Legal Assistance Line – Call 03 9481 0355

Monday-Thursday, 9am-1pm and 2pm-5pm

Keeping yourself financially safe and secure

...as a renter?

Tenants Victoria

Tenants Victoria protects the rights of tenants across Victoria. They provide information to tenants about their rights and can assist and advocate for tenants facing disputes with landlords.

<https://tenantsvic.org.au/>

...as a person living with disability?

AED Legal Centre

AED Legal Centre provides information, education, advice, and legal representation to people with disability who experience discrimination in the areas of education or employment. It also represents people seeking review of decisions about their NDIS plans.

<https://www.aed.org.au/>

Disability Discrimination Legal Service (DDLS)

The DDLS is a statewide independent CLC that specialises in disability discrimination legal matters. They can provide free legal services in several areas, including information, referral, advice, casework assistance, community legal education, and policy and law reform.

<http://ddlsaustralia.org/>

Office of the Public Advocate (OPA)

The Public Advocate promotes and safeguards the rights and interests of people with disability. The OPA's Advice Service can provide information and assistance to people with disability and their carers, family and friends.

<https://www.publicadvocate.vic.gov.au/>

Advice Service – Call 1300 309 337

...as an older person?

Seniors Rights Victoria (SRV)

Seniors Rights Victoria provide information, support, advice and education to help prevent elder abuse and safeguard the rights, dignity and independence of older people.

<https://seniorsrights.org.au/>

Elder Rights Advocacy (ERA)

Elder Rights Advocacy supports older people, their families and representatives in Victoria address issues related to Commonwealth funded aged care services.

<https://era.asn.au/>

Keeping yourself financially safe and secure

...as an asylum seeker or refugee?

Asylum Seeker Resource Centre (ASRC)

ASRC's programs support and empower people seeking asylum to maximise their own physical, mental and social wellbeing. Among other supports, they provide legal advice and assistance to people seeking asylum.

<https://asrc.org.au/>

Refugee Legal

Refugee Legal provides free specialist legal assistance to people seeking asylum, refugees and disadvantaged migrants. Their services include a telephone advice line, full legal representation, and Temporary Protection Visa (TPV) clinics.

<https://refugeelegal.org.au/>

Advice Line – Call (03) 9413 0100
Wednesdays and Fridays, 10am – 2pm

...as a person experiencing family violence?

1800RESPECT

1800RESPECT is a confidential counselling and support service for those who have experienced sexual assault and/or domestic family violence. It is open 24 hours and provides phone and online counselling.

<https://www.1800respect.org.au/>

inTouch

inTouch provides support, services and programs for migrant and refugee women experiencing family violence.

<https://intouch.org.au/>

What can I do if my financial rights are not being respected?

Many of the services listed above will be able to offer advice and assistance. Depending on your issue, there may be a specialist service that can offer tailored help.

You can also call a financial counsellor for free, independent and confidential assistance –

1800 007 007

Remember – you should always make your own choices, but services can assist with your options.

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What can I do about scams?

Scams are becoming increasingly sophisticated, and scammers have found ways to target and take advantage of people in vulnerable situations. If you think you have been scammed, contact the relevant service provider (e.g. your bank, a shop, the ATO) as soon as possible.

Eastern Community Legal Centre has produced a short video and accompanying booklet containing information about scams and how they work. The video is available in five languages (English, Mandarin, Cantonese, Falam Chin and Karen).

<https://eclc.org.au/what-we-do/community-legal-education/scams/>

IDCARE

IDCARE is Australia and New Zealand's national identity & cyber support service. They help individuals and organisations reduce the harm they experience from the misuse of their identity information by providing effective response and mitigation.

<https://www.idcare.org/>

Scamwatch

Scamwatch is run by the Australian Competition and Consumer Commission (ACCC). It provides information to consumers and small businesses about how to recognise, avoid and report scams.

<https://www.scamwatch.gov.au/>

If you are concerned about your own or someone else's safety, call 000 to talk to the police.

If I need more help, I understand that I can contact a financial counsellor by calling the National Debt Helpline:

1800 007 007

[ndh.org.au](https://www.ndh.org.au)

Financial counsellors are a free service where you can work through your questions and understand the choices you can make

Your conversation is private – no one will know what you talk about

Interpreters are available and everyone is welcome – there are no visa restrictions