

Monday 5 February 2024

Deborah Glass OBE  
Victorian Ombudsman  
Level 2, 570 Bourke Street  
Melbourne VIC 3000  
By email: [complaints@ombudsman.vic.gov.au](mailto:complaints@ombudsman.vic.gov.au)

Dear Ombudsman Glass,

Financial Counselling Victoria and its members, thanks you for your many years of dedication to promoting fairness, integrity and accountability for Victorians, protecting their rights and consistently supporting consumer issues.

Through your staunch leadership, the role of the Victorian Ombudsman has increased in both visibility and importance to consumers across the state. Your impact is significant and lasting, and we take this opportunity to highlight some of the key issues you have investigated which have resulted in measurable change and improvement in the lives of Victorians.

Your 2019 investigation into Fines Victoria complaints and their interactions with representatives including our membership body of financial counsellors, resulted in improved recognition within Fines Victoria of the important role played by financial counsellors. This has ultimately created efficiencies for our members as they advocated on their clients' behalf, thereby improving financial and life outcomes for their clients.

Your dedication to listening to the experiences recounted by our member financial counsellors during your 2021 investigation into local council responses to the financial hardship of ratepayers was greatly appreciated. We note that your special focus on the unique experiences of clients who have experienced family violence was particularly important to highlight, given the vulnerabilities of this cohort. We're particularly grateful that this investigation is leading to greater shared understanding of financial hardship across the state.

In recent COVID years, your investigations into the lockdown of public housing towers, as well as into the COVID relief grants for small businesses, dealt directly with the clients of our member financial counsellors. In the former case, though an apology was not forthcoming, the clear change in how similar situations were handled following your investigation demonstrates the lessons learned. Similarly in the latter case, your intervention into the small business grants program helped support many small businesses to meet their financial obligations during difficult lockdowns.

Further to these and other important investigations into consumer issues, your investigations into parliamentary and political systems and matters have been critical in building transparency and accountability in the public sector. The decisions and policies made through the systems you have investigated are integral to and impact the daily lives of all Victorians – your investigations help to keep public administration honest.

Ombudsman, the list goes on. Your contribution to our sector and support of consumer issues and financial counselling will always be valued. Your integrity, independence, and commitment to fairness during your tenure has been integral to the outsized positive impact you've had on the lives of Victorians.

On behalf of all Victorian financial counsellors, we thank you.

Finally, we would like to invite you to attend our 2024 Summit, The Changing Face of Hardship on March 20 at the Timber Yard in Port Melbourne. This Summit will explore the present and future landscape of financial hardship, noting the emerging trend of a new demographic, previously untouched by financial hardship, who are now seeking assistance from financial counsellors.

Ombudsman, to RSVP to this important solutions-focused sector event, please contact me directly on [zylhw@fcvic.org.au](mailto:zylhw@fcvic.org.au).

Yours sincerely,

A handwritten signature in black ink, appearing to read 'Zyl Hovenga-Wauchope', with a horizontal line underneath.

Zyl Hovenga-Wauchope  
Executive Officer  
Financial Counselling Victoria