

RAMS Customer Vulnerability.

Family or Domestic Violence
Position Statement.



Purpose

RAMS recognises that all of our customers are individuals who need help in different ways, at different times.

As part of our commitment to helping more Australians into homes, we believe in providing a level of extra care and sensitivity in the way we serve and support customers experiencing vulnerability, including family or domestic violence.

Where a customer experiences family or domestic violence, they may need help in protecting or strengthening their financial independence, managing their finances safely during all stages, including if they leave an abusive or unsafe situation, or rebuilding for a more secure long-term future.

This Position Statement sets out our approach and the principles we apply when supporting customers experiencing family or domestic violence with the aim to:

- Understand when the customer may be experiencing vulnerability;
- Work with the customer about how best, and to what extent, we can help and support them;
- Take account of their particular needs or vulnerability; and
- Engage the customer with sensitivity, dignity, respect and compassion – this may include arranging additional support, for example referring the customer to people, or services, with specialist training or experience.

If you need support, please contact Priority Assist on **1800 646 594** or email at **ramspriorityassist@westpac.com.au**



Recognising family or domestic violence.



Family or domestic violence can happen to anyone, at any time, no matter their age, gender, sexual orientation, geographic location, cultural or religious beliefs, or economic status.

RAMS recognises family or domestic violence may include behaviour by a person toward a current or former family member or domestic relation that involves, amongst other things, any of the following that:

- Is physically or sexually abusive;
- Is emotionally or psychologically abusive;
- Is economically abusive;
- Is threatening or coercive;
- Controls or dominates in any other way, causing them to fear for their safety or wellbeing or that of another person; or
- Causes a child to hear or witness, or otherwise be exposed to the effects of other family or domestic violence behaviours.

We understand that every person's situation is unique and the most appropriate actions for a person will depend on their individual circumstances, banking and financial arrangements.

Principles.

We endeavour to help customers experiencing family or domestic violence in the following ways:

1. Protecting our customers' safety.

- When a customer tells us, or we identify, that they are in a family or domestic violence situation, we will agree with them the safest and most appropriate way of communicating to help serve and support them while minimising the number of times a customer needs to disclose information about their situation.
- If a customer informs us, or we identify, that they need additional support from someone else (for example a lawyer, consumer representative, interpreter or friend), then we will recognise this and allow for it in all reasonable ways that the law permits.
- We understand that privacy and confidentiality is critical to safety in any family or domestic violence situation.

2. Protecting our customers' privacy.

- We have options available to help protect a customer's privacy, including:
 - Set up a separate transaction account that can only be seen by the account holder. This may

mean we recommend a customer to open an account with a different brand within the Westpac Group, or another bank altogether.

- Change their online banking login details, password and PINs to help protect the security of their information, if appropriate.
- Where possible, change arrangements for communications we may need to send to a customer. For example, by nominating the mailing address of a trusted family member or PO Box or arranging for any new debit card to be mailed to an address nominated by you.
- We will let the customer know when we are required by law to share any information with other parties on their accounts or financial products. This may include, for example, where we change the operating authority on any account to 'both to sign', or where an insurance policy is jointly held with another customer.
- Each customer's personal information will be protected in line with our Westpac Privacy Policy and the law.

Principles.

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3. Protecting our customers' financial assets.

We have the following support available to help protect customer assets:

- We can change arrangements on joint accounts so that both customers have to approve any future withdrawals. Please note that when a change is made, we are required to notify all account holders of this change.
- We might review debt for the customer. If we do, or if the customer takes on changed or increased repayments in relation to a loan because of family or domestic violence, we will encourage the customer to seek independent legal and financial advice as there

may be implications for the jointly owned asset. We may be required to notify the other borrower should they wish to put forward an alternative payment plan.

- We will make available Financial Hardship Assistance and/or referrals in appropriate circumstances.
- We can remove or change online banking access, provided that this does not increase a risk to personal safety.
- We can assist customers who require a power of attorney arrangement to be put in place by referring them to external sources of advice.

Principles.

We endeavour to help customers experiencing family or domestic violence in the following ways:

4. Separating financial arrangements.

- We can inform our customers of their current financial arrangements with us.
- We can help our customers to work through and separate their financial arrangements from their family member, partner or another trusted person, where possible.

5. Accessing money in an emergency.

- We understand that when leaving a family or domestic violence situation, a customer may need to access money quickly for short-term expenses such as paying a rental bond or making essential purchases. This is particularly the case where they need to leave their normal residence in an emergency or where a family member is controlling finances.
- The following support options are available to assist:
 - We can open and, where possible transfer funds into, a separate transaction account that cannot be seen by a joint account holder under the customer's existing online banking profile. This may mean we recommend a customer to open an account with a different brand of the Westpac Group, or another bank altogether.

- We can assist the customer to access limited financial and other support to help keep our customer and their family safe. This support will be determined by us on a case-by-case basis.
- We will direct our customer to a specialist external service that can help them identify and access other emergency funds or legal services that might be available, depending on their circumstances.

Principles.

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6. Maintaining or regaining control of finances.

- We understand that any separation can be a time of financial difficulty. In some cases, financial worry can be a barrier to leaving a vulnerable situation.
- We can help by:
 - Letting the customer know that they might be eligible for Financial Hardship assistance.
 - Arranging access to money and other support in an emergency.
 - Reconsidering payment obligations, for example varying loan terms to make payments affordable until they are able to discuss longer term plans.
 - Informing a customer of alternative banking options available.
- We understand that financial self-sufficiency can be an obstacle to leaving an abusive or unsafe relationship. We endeavour to help our customers experiencing family or domestic violence to build money management skills using the free learning resources available through Westpac's Davidson Institute as well as videos accessible online with information on separation and divorce.
- We may refer our customer to free and independent financial counselling services. A financial counsellor can help them with their overall financial situation, advise on what other benefits or support the customer might be entitled to, and refer them on to the appropriate family or domestic violence support services in their local area.
- In some cases, a customer may already be working with a financial counsellor support worker, legal representative or trusted family member or friend – in which case we can work with any nominated authorised third-party representative, where possible, to support them with their financial hardship application.

Principles.

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7. Referring customers for support.

- Where a customer has other Westpac Group products (such as credit cards, insurance or superannuation), our Priority Assist team can provide support in relation to those as well.
- Where appropriate we will refer our customer to:
 - independent and free counselling services to help them. Some resources are listed at the end of this Position Statement; or
 - specialist family violence services.

! Training.

Westpac employees, RAMS franchise office staff and service providers working with RAMS who focus on frontline customer service, will be trained to work effectively with customers experiencing family or domestic violence and will ensure any issues disclosed are treated with respect and confidentiality. This training will meet or exceed that required by the relevant Industry Codes of Practice.





Information
and Support.

Information and Support.

General Support.

- 1800 RESPECT provides access to telephone or online counselling, information on safety planning, and information on how to support someone who is experiencing family or domestic violence. Call 1800 737 732.
- Lifeline provides Australians experiencing a personal crisis with 24-hour crisis support and suicide prevention services, call 13 11 14 or visit Lifeline.

Local Support.

- NSW – Domestic Violence Line – 1800 656 463 FREE or TTY 1800 671 442 (24/7).
- VIC – Safe Steps family violence Response Centre (24/7).
- QLD – DV Connect Crisis Support 1800 811 811 (24/7).
- SA – Women's Safety Services 1800 003 308 (24/7).
- WA – Women's Domestic Violence Helpline – 1800 007 339 (24/7).
- TAS – Family Response and Referral Line – 1800 633 937 (24/7).
- NT – Domestic Violence Crisis Line – 1800 019 116 (24/7).
- ACT – Domestic Violence Crisis Service – 02 6280 0900 (24/7).

Additional Counselling Support.

- Relationships Australia. Support groups and counselling on relationships, and for abusive and abused partners. To be connected to the nearest Relationships Australia, call 1300 364 277 (for the cost of a local call).
- Aboriginal Family Domestic Violence Hotline 1800 019 123. Victims Services has a dedicated contact line for Aboriginal victims of crime who would like information on victims' rights, how to access counselling and financial assistance.
- The Victims Access Line provides free counselling and financial assistance for victims of crime in NSW. Free call 1800 633 063 or the Aboriginal contact line 1800 019 123.

Legal and Financial Support.

- Centrelink payments and domestic violence.
- National Debt Helpline – 1800 007 007.
- Legal Aid NSW – 1300 888 259.
- Legal Aid VIC – 1300 792 387.
- Legal Aid QLD – 1300 651 188.
- Legal Aid WA – 1300 650 579.
- Legal Services Commission of SA – 1300 366 424.
- Legal Aid Commission of Tasmania – 1300 366 611.
- Northern Territory Legal Aid Commission – 1800 019 343.

Other Support Services.

- Child Protection Helpline – 132 111.
- Kids Helpline. Free, private and confidential, telephone and online counselling service specifically for young people aged between 5 and 25 in Australia. Call 1800 551 800 for help.
- Australian Childhood Foundation. 1800 176 453/ 03 9874 3922. Counselling for children and young people affected by abuse.
- No to Violence's Men's Referral Service. This service provides confidential counselling on 1300 766 491 or via Live Chat. Live Chat operating hours are 8am–9pm Monday to Friday (AEST/ADST).
- Mensline Australia. This is a free service offering national telephone and online support, information and referrals for men with family and relationship concerns. Visit Mensline Australia or call 1300 789 978

Contact.

- Call our Priority Assist team on 1800 646 594 or email them at ramspriorityassist@westpac.com.au

We're here to help.

 Call our Priority Assist team on 1800 646 594

 ramspriorityassist@westpac.com.au



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The credit provider for RAMS home loans and the issuer of RAMS deposit products is Westpac Banking
Corporation ABN 33 007 457 141 AFSL and Australian credit licence 233714

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