

Vulnerability Policy

We are committed to taking extra care with customers who experience vulnerability.

We recognise that a person's vulnerabilities can give rise to unique needs, that their needs can change over time and in response to particular situations and that these vulnerabilities can be temporary, sporadic or permanent.

What is vulnerability?

A person's vulnerability may be due to a range of factors such as age, disability, mental health conditions, physical health conditions, family violence, language barriers, literacy barriers, cultural background, Aboriginal or Torres Strait Islander status, remote location or financial distress.

We encourage you to tell us about your vulnerability so that we can work with you to arrange support — otherwise, there is a risk that we may not find out about it.

Support measures

Our staff are trained and equipped to support customers facing vulnerability.

If you tell us, or we identify, that due to a vulnerability you need additional support or assistance, we will work with you and try to find a suitable, sensitive and compassionate way for us to proceed. We will do this as early as practicable and we will protect your right to privacy.

If you tell us, or we identify, that you 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. We will try to make sure our processes are flexible enough to recognise the authority of your support person.

Additional support may include making it easier for you to communicate with us, referring you to a financial counsellor or an appropriate community support service

Identification

If you need support to meet identification requirements, then we will take reasonable measures to support you — particularly if you are from an Aboriginal or Torres Strait Islander community or a non-English speaking background. Our approach to supporting you with verification and identification will be flexible.

Interpreters

Our staff are trained to assist those who may require an interpreter. Where practicable, we will provide access to an interpreter if you ask us to, or if we need an interpreter to communicate effectively with you. We will record if an interpreter is used or if there are reasons we are unable to arrange one. We support the use of the Australian Government Translating and Interpreting Service (TIS). TIS speak over 160 languages and are available 24/7, you can contact them on 131 450.

Accessing support

If you need extra support, we have policies in place to help. There are also many services available to provide you support.

[Domestic & Family Violence Policy](#)

[Access & Equity Policy](#)

[Translating and Interpreting Service](#)

[National Relay Service](#)