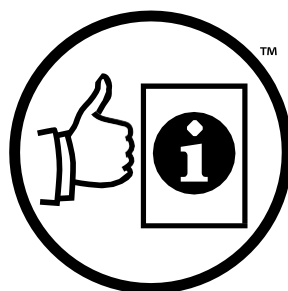


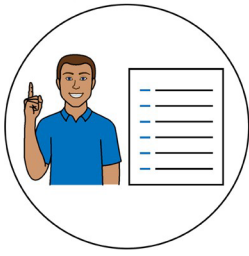
# Domestic and family violence and Financial abuse

Bank of Melbourne



Easy English

## Hard words



This guide has some hard words.

The first time we write a hard word

- the word is in **blue**
  
- we write what the hard word means.

## You can get help with this guide



You can get someone you trust to help you

- read this guide
  
- know what this guide is about
  
- find more information.



## About this guide



This guide is from Bank of Melbourne.



This guide is about **domestic and family violence** and **financial abuse**.

Domestic and family violence is when someone abuses

- another person in their family or household
- their partner.



Financial abuse means someone uses your money or **assets**

- when you tell them **no**
- when you do **not** want them to
- to control you.



Assets are things you own that are worth money.

For example, your car or house.



## Domestic and family violence can happen to anyone



Some people are more likely to have domestic and family violence happen to them.



For example, people with disabilities or serious health problems.



Domestic and family violence can be

- financial abuse



- physical or sexual abuse



- emotional or psychological abuse.

For example, someone

- stops you seeing your family and friends



- says bad things about you.



Domestic and family violence can happen between

- family members



- friends



- a person and their carer



- a person and a stranger that wants to be friends.



The abuse can happen when someone tries to have more power and control.

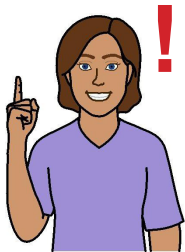
## Signs of financial abuse



Financial abuse is a type of family and domestic violence.

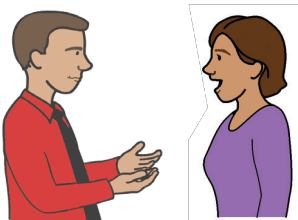


Financial abuse is **not** ok.



You can protect yourself from financial abuse when you know what the **warning signs** are.

Warning signs are small clues that make you think something bad is happening.



We can help you look for warning signs and show you where to get help.

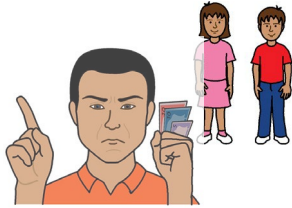


Signs of financial abuse might be when someone

- spends your money when you do **not** want them to or without you knowing



- tells you how to spend your money.

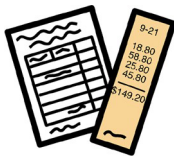


Signs of financial abuse might also be when someone

- does **not** pay child support



- stops you from going to work



- wants to see the receipts after you go shopping.



Financial abuse can be done by

- someone you hardly know
  - for example, a stranger who wants to be friends with you



- someone you have known all your life
  - for example, family or friends

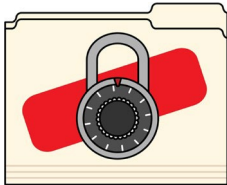


- a carer employed to help you.

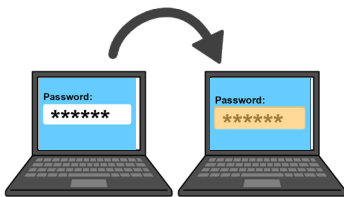
You can get help if you think financial abuse is happening to you.

# How to protect yourself from financial abuse

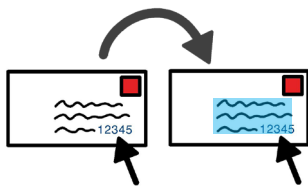
## Your privacy



We will protect your personal information to help keep you safe.



We can help you change your online banking sign in details and PINs to protect your money and information.



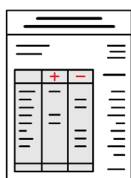
We can change where we send your bank information.



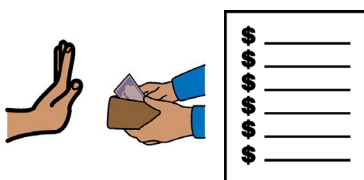
## Your money



We can help you remove or change your online banking access.



Ask us to help you check your **credit report** for anything unexpected.



A credit report is a free summary of how you have handled your credit accounts.

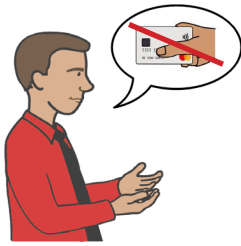


We can cancel credit cards you have with the person trying to control you.



If you are the **primary cardholder** we can cancel the card without telling the other person.

Primary cardholder means you must pay the money owed on the credit card.



If you are an **additional card holder** we **must** tell the primary cardholder about the change.

Additional card holder means you share the credit card with another person who is the primary card holder.

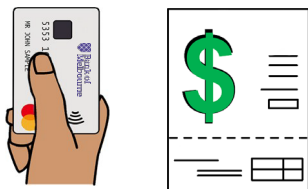


We can help you understand what to do if you need a **Power of Attorney**.

Power of Attorney is a document that names the person in charge of your money or assets.



You might worry about your money and finances if domestic and family violence or financial abuse is happening to you.



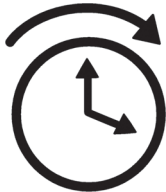
For example, if you leave your partner how will you pay any money you owe?



You can talk to the Bank of Melbourne  
Priority Assist team about your concerns.

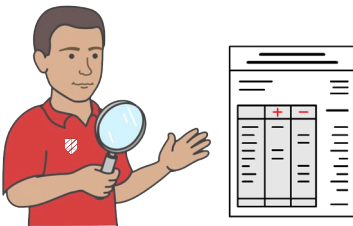
Call 1800 065 671

The Bank of Melbourne Priority Assist team may  
be able to help you in different ways.



For example

- give you more time to pay the money you owe



- review your banking needs.



We can help you to separate your money from  
your partner or family member.



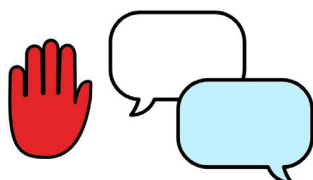
We can help you to talk to an independent and  
free **financial counsellor**.

A financial counsellor can help you understand  
your money.

## Abuse in messages



We have made online banking safer.



Customers can

- stop rude language in payment messages
- report abuse in online banking messages.



For example, someone might send you 1 cent so they can threaten you in the payment description.



To tell us about abuse in messages select the **Report** button in online banking or the Bank of Melbourne app.



We will look at the message and we might

- warn the person
- stop payments if there is rude language
- stop the person using our bank products.



## Who you can talk to



If the abuser controlling your money makes you feel unsafe, you should call the police straight away.

Call            000



1800RESPECT is a free service that can help you with domestic and family violence and financial abuse support.

Website    [1800respect.org.au](https://www.1800respect.org.au)

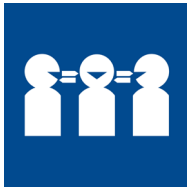
Call            1800 737 732



You can get help from our Priority Assist team if you are in financial difficulty or are worried about the money you owe to Bank of Melbourne.

Call            1800 600 266

## You can get help to talk to us



If you do **not** speak English you can call us and ask for an **interpreter**.



Call 132 266

An interpreter gives your message from one language to another.

For example



- English to Auslan



- English to Mandarin.



If you need help to speak or listen you can use the National Relay Service to contact us.

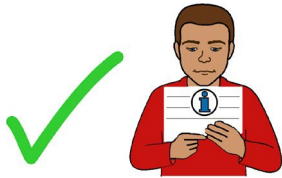


Call 1800 555 660

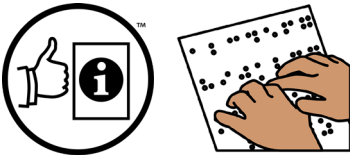


Website

[accesshub.gov.au/about-the-nrs](https://accesshub.gov.au/about-the-nrs)



We can help you with information that is **accessible**.



Accessible means

- you can get the information in different ways
- everyone can understand the information.



Call us to ask about our accessible information.



Call 132 266



Go to our website to find accessible information.

[bankofmelbourne.com.au/accessibility](https://bankofmelbourne.com.au/accessibility)

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