



## VULNERABLE CUSTOMERS

We are aware that changes to an individual's circumstances can happen at a moment's notice and we seek to handle these changes sensitively. Any customer is potentially vulnerable when their specific circumstances place them in a position where additional support might be needed to ensure they get the best possible outcome.

There are many forms of vulnerability and there is no one-size-fits-all approach to supporting vulnerable customers. Whilst some vulnerabilities are permanent, others can be fluid, temporary or occur at changing intervals, or lead to other or enhanced levels of vulnerability.

Where available and practicable, we will take reasonable steps to provide you with access to a means of communicating effectively with us. This assistance may be provided using available interpreter services if you ask us to, or if we need an interpreter to communicate effectively with you.

The Australian Government's Translating and Interpreting Service (TIS National - <https://www.tisnational.gov.au/>) provides:

- Immediate phone interpreting; 24 hours a day, 7 days a week
- Pre-booked phone interpreting
- On-site interpreting
- Automated Telephone Interpreting Service (ATIS)

Our staff is trained to understand if a customer is vulnerable, determine how best to support the customer, take their specific needs into account, and engage with the customer with respect, sensitivity and dignity. We may make special arrangements for vulnerable customers, if required.

Organisatio n	Contact Number	Web Page	Services Available
National Debt Helpline	1800 007 007	<a href="http://www.ndh.org.au">www.ndh.org.au</a>	Financial counselling & information for people experiencing financial difficulty

Beyond Blue	1300 224 636	<a href="http://www.beyondblue.org.au">www.beyondblue.org.au</a>	Support for people experiencing anxiety, depression, or other mental health issues
MensLine	1300 78 99 78	<a href="http://www.mensline.org.au">www.mensline.org.au</a>	Support and information service for men with family and relationship concerns
Lifeline	13 11 14	<a href="http://www.lifeline.org.au">www.lifeline.org.au</a>	Crisis support with access to 24 hour crisis support and suicide prevention services
1800 Respect	1800 737 732	<a href="http://www.1800respect.org.au">www.1800respect.org.au</a>	National sexual assault, domestic and family violence counselling service
QLife	1800 184 527	<a href="http://www.qlife.org.au">www.qlife.org.au</a>	Provides anonymous and free LGBTI peer support and referral
Counselling Online	1800 422 599	<a href="http://www.counsellingonline.org.au">www.counsellingonline.org.au</a>	Supports people in Australia affected by alcohol and other drugs, for free 24/7
Gambling Help Online	1800 858 858	<a href="http://www.gamblinghelponline.org.au">www.gamblinghelponline.org.au</a>	Provides free support for anyone affected by gambling in Australia