



Financial abuse

How to take back control of your money

Easy Read version



How to use this document



We are ANZ.

We wrote this document.



We wrote some words in **bold**.

We explain what these words mean.

There is also a list of these words on page 25.



You can ask someone you trust for support to:

- read this document
- find more information.



This is an Easy Read summary of another document.

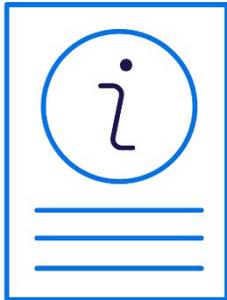
It only includes the most important ideas.



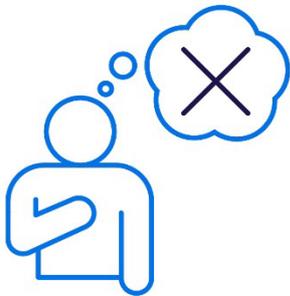
You can find the other document on our website.

www.anz.com.au/support/legal/important-documents

A note about this information



This document includes general information only.



This means it might not be right for you.
Or you might have different goals.



You should think about getting your own advice about the information in this document.

What's in this document?

What is financial abuse? 5

Who is most at risk of financial abuse? 9

What are signs of financial abuse? 10

What can you do? 13

Who can you contact for support? 16

Word list 25

What is financial abuse?



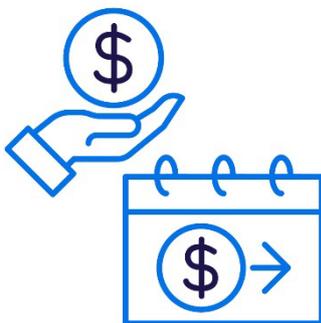
Financial abuse is when someone uses your money to:

- control you
- have power over you.

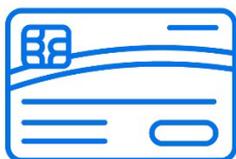
When we talk about money, this includes:



- bank accounts



- **loans** – money you borrow from a bank that you pay back over time



- credit cards

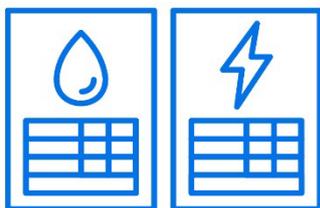


- **insurance** – when you pay money to a company to help cover the costs if something bad happens.

Money also includes:



- **superannuation** – money saved for when you stop working



- accounts to pay for bills – like water and energy



- accounts to pay for services – like gym and movie streaming.



It can be hard to tell if you're experiencing financial abuse.

You might:



- trust the person who is doing it to you



- share your money with them.

For example, the person might be your:



- partner – like your boyfriend or girlfriend



- family members.

The person also might be your:



- carers



- friends.



They also might be a person trying to be your friend that you haven't met before.

Who is most at risk of financial abuse?



Financial abuse can happen to anyone.

But some people are more at risk.

This includes:



- women



- people with disability



- people who are very sick



- people who need support to make decisions about their money – like older people.

What are signs of financial abuse?



Signs of financial abuse can include if someone makes you feel like you have to give them your money.



Signs of financial abuse can include if someone tries to stop you from spending your own money.

For example, if they:



- make you feel bad about spending your own money



- make you ask to spend your own money.

Signs of financial abuse can include if someone:



- stops you from working



- controls how much of your money you have to spend



- wants to know how much money you spend.

They might ask for proof of how much things cost, like a receipt.

Signs of financial abuse can also include if someone:



- makes you pay for things



- makes you put important bills in your name instead of theirs



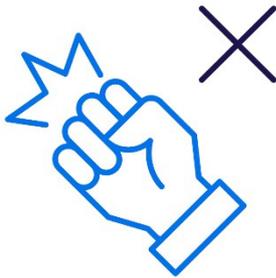
- makes you let them use your bank account and money.

What can you do?



Financial abuse is serious.

You don't have to experience other types of abuse to get help.



For example, you don't have to experience physical abuse to get help.



There are things you can do to stay in control of your money.



You should:

- know where your money is
- and
- how to use it on your own.



You should always keep your password or login information private.



And you should do this even if you need someone's help to do your banking.



You should think about bank accounts you share with someone else.



And you should think about how you want these bank accounts to work.

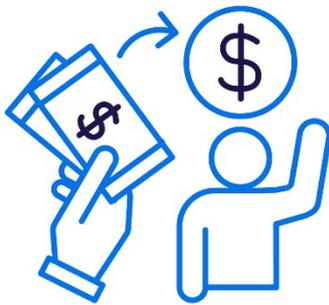


You should have your own bank account that no one else can use.



You should think about putting some of your money into this bank account.

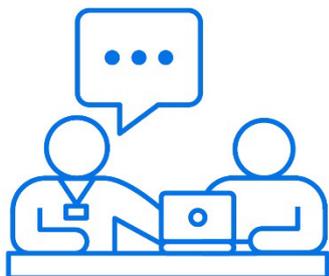
You should also talk to your bank if:



- someone is making you pay for money they owe



- you need help to pay a loan or your credit cards.



There are people who can help you if you need. We explain what support you can get on the next page.

Who can you contact for support?



You can contact us if you need support.

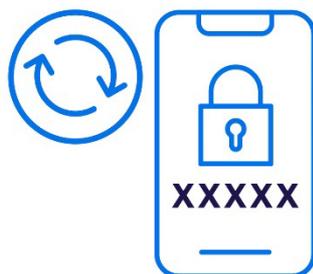
We can help you:



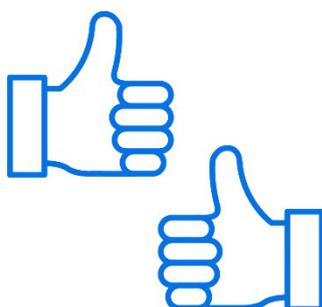
- find and use all bank accounts that are in your name



- create a new bank account

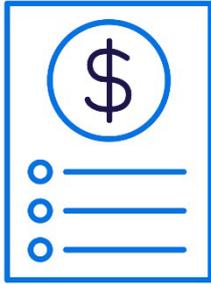


- change your passwords and personal identification number (PIN)



- change your shared bank account so you both have to agree to money being taken from it.

We can help you:



- get a list of all your regular payments

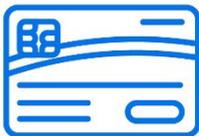


- find and use **interpreter** services that can support you.

An interpreter is someone who:



- uses your language
- helps you understand what someone is saying.



We can also change the rules about your credit card so only you can use it.



You can call us.

13 13 14



You can also message us on our app called ANZ Australia.

We also call it the ANZ App.



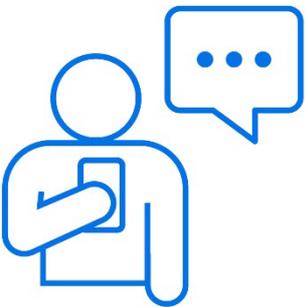
You can tap the 'Support' button in the ANZ App after you log in.



Then you can tap the 'Message Us' or 'Contact Us' button.



These messages might stay on the ANZ App.



This means other people who use or look at your ANZ App might see the messages.



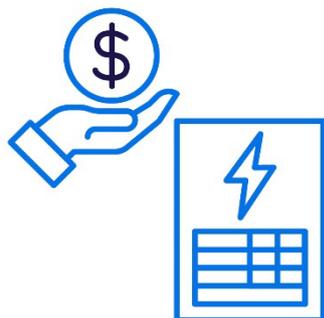
For example, the person who is using your money to:

- control you
- have power over you.



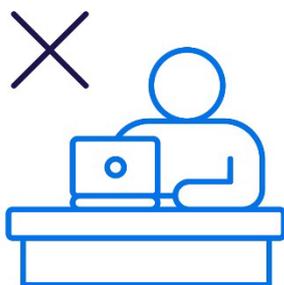
You can ask us for help if you don't want this person to see these messages.

If you need help to pay a loan or your bills



You can contact us if you need help to pay:

- a loan
- your bills.



You might need help if something in your life means you don't have enough money to pay.

For example, if you lose your job.



You can call our team.

1800 351 548



Or you can visit our website.

www.anz.com.au/support/financial-hardship



You should also talk to each of your services about paying your bills.

If you need advice about money



You can contact the National Debt Helpline if you need advice about money.



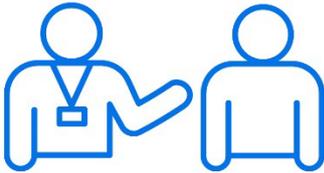
You can call the National Debt Helpline.

1800 007 007



Or you can visit their website.

www.ndh.org.au



Mob Strong Debt Help gives advice about money to Aboriginal and Torres Strait Islander people.



You can call Mob Strong Debt Help.

1800 808 488



Or you can visit their website.

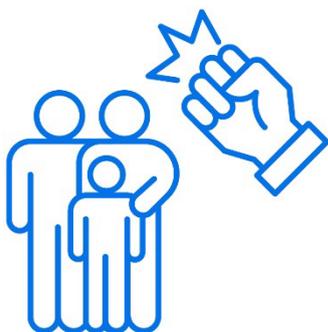
www.financialrights.org.au/getting-help/mob-strong-debt-help

If you need advice about abuse



1800RESPECT can support you if you are experiencing **family and domestic violence**.

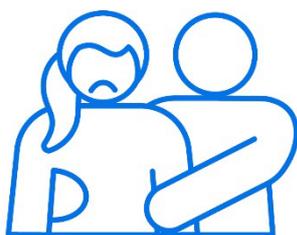
Family and domestic violence is when someone close to you hurts you, such as:



- your partner, like your boyfriend or girlfriend
- a member of your family
- someone who takes care of you
- someone you live with.



1800 RESPECT can also support you if you are experiencing **sexual assault**.



Sexual assault is when someone hurts you in a sexual way.

For example, if someone does something sexual to you that you don't want them to do.



You can call 1800RESPECT.

1800 737 732

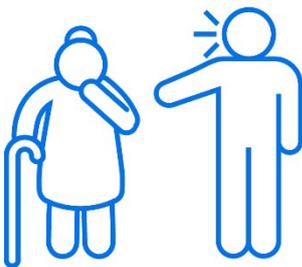


You can also visit their website.

www.1800respect.org.au



1800 ELDERHelp can support you if you are experiencing **elder abuse**.



Elder abuse is when someone treats an older person badly or hurts them.

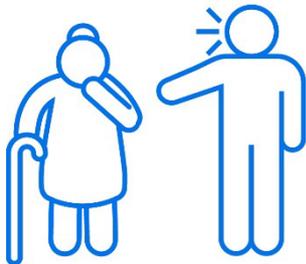


You can call 1800 ELDERHelp.

1800 353 374

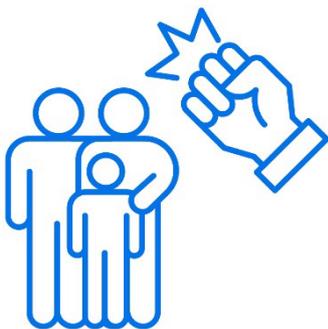
Word list

This list explains what the **bold** words in this document mean.



Elder abuse

Elder abuse is when someone treats an older person badly or hurts them.



Family and domestic violence

Family and domestic violence is when someone close to you hurts you, such as:

- your partner, like your boyfriend or girlfriend
- a member of your family
- someone who takes care of you
- someone you live with.



Financial abuse

Financial abuse is when someone uses your money to:

- control you
- have power over you.



Insurance

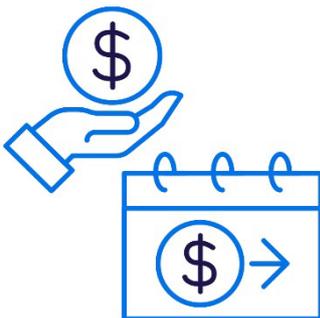
Insurance is when you pay money to a company to help cover the costs if something bad happens.



Interpreter

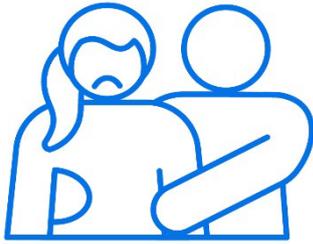
An interpreter is someone who:

- uses your language
- helps you understand what someone is saying.



Loan

A loan is money you borrow from a bank that you pay back over time.



Sexual assault

Sexual assault is when someone hurts you in a sexual way.

For example, if someone does something sexual to you that you don't want them to do.



Superannuation

Superannuation is money saved for when you stop working.



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By providing this information ANZ does not intend to provide any financial advice or other advice or recommendations. You should seek independent financial, legal, tax and other relevant advice having regard to your particular circumstances.