



Taking control of your finances in vulnerable times

Periods of vulnerability may affect your ability to control your finances. Certain circumstances can make you more susceptible to harm, loss or disadvantage, either personally or financially, particularly if another individual or an organisation is involved and is not acting with appropriate levels of care.

People are faced with a number of life events, such as an unexpected illness or loss of income, emotional dependency or relationship breakdowns. These events can impact people very differently and some individuals may require support and guidance.

We understand that experiencing vulnerability isn't necessarily a long-term state. Vulnerability can either be temporary, permanent, sudden or gradual, all of which depends on the event or circumstance. People who are unwell, for instance will be very vulnerable immediately before, during and just after their illness when they are not able to care for themselves and rely on others to protect them and ensure their well-being is maintained, but generally they will soon be completely independent again, meaning the vulnerable state is only temporary.

It takes courage to open up and discuss your feelings and concerns. Vulnerability can be experienced by anyone during life, it can impact each individual differently.

We understand that you are unique and that your circumstances may require individual consideration and we encourage you to speak with us about your unique circumstances. Alternatively, you may want to speak with us or with one of the organisations listed below. Some of the options that we may discuss with you may include ways of limiting or monitoring transactions on your accounts, or perhaps considering different ways of authorising transactions on your account, for particular periods while you might need assistance.

NPBS Support:

Attend a local Branch

Phone: 131987

Email: enquiries@newcastlepermanent.com.au

Website: newcastlepermanent.com.au

External Support:

Moneysmart	www.moneysmart.gov.au
Lifeline	lifeline.org.au or phone: 131114 - 24 hours a day 7 days a week
National Debt Hotline	ndh.org.au or phone: 1800 007 007
Beyond Blue	beyondblue.org.au or phone: 1300224636
Elder Abuse Hotline	1800ELDERHelp (1800 353 374)
Scamwatch	www.scamwatch.gov.au