



Reducing the financial impacts of family violence

Good Practice Guide 2 – Providing Documentation

The [Economic Abuse Reference Group](#) has developed [good practice guidance](#) to help business and government reduce the financial impact of family violence.

This is one in a series of guides which provides detailed information on a specific topic.

Requests for Documents

Simplifying customer access to copies of documents relating to their financial service or utility accounts constitutes good customer service.

This is particularly important for customers who have experienced family violence. These customers may not have copies of documents due to leaving a family violence situation quickly, or being unable to return and collect belongings, including documentation. Where there is economic abuse, the customer may not be aware of the details of contracts signed, or of the transactions on accounts which are in her name. A range of documentation may be required to ascertain her financial and legal position.

Easy access to documentation is supported by some industry guidelines, including the Australian Bankers Association Family Violence Guideline which advises banks to:

- *Minimise the information that a customer is required to provide and the number of times a customer has to disclose the same information to the bank. Note: a customer may not have access to bank records and documentation.*
- *Where possible, customers should have consistency in speaking to one staff member.*

- *Provide copies of customer account documents without charge to assist in resolving matters for legal purposes.*¹

The Financial Ombudsman expects financial service providers to:

- *[recognise] that someone experiencing family violence may not have access to their financial records and other documents. FSPs' requests for information should therefore not be onerous.*²

However, the process involved in obtaining documents is not always as simple as it should be. We are aware of customers being referred to different departments within a business to request various documents.

Good practice requires that:

- The customer (or customer representative) should only need to make one request for all documents required
- Responsibility for actioning the request should lie with the department which receives the request. This may often (but not always) be the financial hardship team.

Example of good practice

A number of businesses currently demonstrate good practice. For example, the Commonwealth Bank of Australia have an [on-line request form](#), where all requested documents can be listed. This can be completed by the customer, or by the customer's representative if a 3rd party authority is in place.

Good Practice Principles, other guides and materials are available at earg.org.au.

¹ Australian Bankers' Association "Industry guideline: Financial abuse and family and domestic violence policies"

² The FOS Approach to Joint Facilities and Family Violence