



THE CEO REPORT

BY JON O'MALLY

As many of you know, Jon is taking a well-earned break, so I am pleased to provide this month's update on behalf of the FCQ team.

Firstly, thank you to everyone who participated in our recent survey regarding the location of the 2027 FCQ Annual State Conference. We received a fantastic response from members, and it was clear that Port Douglas was a very popular choice. While we share the enthusiasm for this beautiful destination, the logistics and costs associated with delivering a large scale event in a more remote location mean that it is not feasible in the current environment. We remain committed to exploring future opportunities and hope to bring the conference to Port Douglas in the not too distant future.

FCQ AUGUST NEWSLETTER

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AUGUST CPD TRAINING

All registrations for trainings and meetings can be found on the FCQ Members' Portal – Events Page.

CoP Safer Gambling

Wednesday 5 August 2:00pm - 3:30pm

CPD: 1 point Skills

The topic will be "Beneath Gambling Harm – the neuroscience of gambling addiction." This webinar explores the neuroscience of gambling addiction, examining how the brain's reward systems, motivation and decision-making are affected. We'll explore the role of dopamine, reinforcement, cravings and cognitive biases and the impact of stress and how addictive patterns affect emotion regulation.

ShawGidley Ask & Advise Session

Tuesday 25 August 10:30am - 11:30am

CPD: 1 point Technical

This session will cover the previously planned topic on the rise in forced and creditor-initiated bankruptcies and address any emerging trends.

LLW Identifying and Responding to Gambling Harm

Friday 28 August 10:00am - 12:00pm

CPD: 2 point Skills

This workshop is designed to equip you with the knowledge and skills to effectively identify and address gambling-related impacts with people seeking help, across community, health, mental health, and alcohol and other drug (AOD) services. Gambling harm often goes unnoticed in service settings, even though research shows a strong link between gambling, alcohol, and drug use. Because clients may not openly disclose gambling concerns, early identification is crucial for providing holistic care and improving treatment outcomes.



AUGUST SECTOR MEETINGS

CBA Monthly FC Meeting

Tuesday 25 August 11:30am - 12:15pm

CPD: 0 points

Informal sessions to share your experience in advocating for CBA and Bankwest clients.

ANZ FC Engagement Meeting

Wednesday 26 August 1:00pm - 2:00pm

CPD: 0 points

Informal sessions with topic TBD.

SECTOR VACANCIES

Financial Counsellor

Regional Housing - Bundaberg & Wide Bay Burnett

Full Time / Part Time

We are seeking a qualified and compassionate Financial Counsellor to join our Support Services team. Reporting to the General Manager - Support Services, this role provides independent, confidential and professional financial counselling to individuals and families experiencing financial hardship. You will work directly with customers to assess financial circumstances, explore options, advocate with third parties, and connect people to appropriate supports - aiming to reduce the economic, social and emotional impact of financial stress.

This role is based in Bundaberg and plays a critical part in supporting vulnerable community members to achieve improved financial outcomes.

[Apply here](#)

Financial Counsellor

Cape York Solutions - Cairns & FNQ

Full Time

At Cape York Solutions, we're looking for an experienced Financial Counsellor who is passionate about empowering people, building capability and making a genuine difference in the lives of Aboriginal and Torres Strait Islander families across Cape York. Based in Cairns, you'll spend around two weeks each month travelling to remote Cape York communities, working alongside local people to help them overcome financial challenges, strengthen financial capability and build brighter futures. This isn't just another financial counselling role - it's an opportunity to become part of a movement.

[Apply here](#)

Financial Counsellor

EACH - Harvey Bay (Wide Bay Region)

Full Time

Join a passionate team delivering financial and wellbeing support to individuals and families experiencing vulnerability. Within the Child, Youth & Family Wellbeing program, you'll work alongside a multidisciplinary team to help people navigate financial challenges and build stronger, more secure futures. As a Financial Counsellor, you'll play a vital role in supporting people facing financial hardship, including those impacted by complex life circumstances such as family violence, mental health concerns, and systemic barriers.

[Apply here](#)



Financial Counsellor

UnitingCare - Brisbane / Caboolture / Chermside / Redcliffe

Full Time

We are seeking a Financial Counsellor to join our Financial Resilience and Wellbeing Service—a free, confidential service supporting individuals and families experiencing financial hardship, stress, anxiety and mental health challenges. In this role, you will support those accessing the service to create positive and practical outcomes. The Financial Counsellor provides professional financial counselling services, assisting individuals and families experiencing financial difficulties.

[Apply here](#)

Get in touch!

Got a vacancy or role available at your agency? Promote with FCQ through the newsletter, members' email group and our socials!

INDUSTRY UPDATES

Gambling Sector News

The Gambling Harm Action plan has been released for 2026-2028 and provides a snapshot of gambling in QLD and the current and emerging issues that will be a focus going forward for the gambling harm sector. The QLD government recognises that the emergence of new technology, especially in the area of online gambling, present regulatory challenges and pledges to work collaboratively and innovatively with key stakeholders to find ways to protect vulnerable Queenslanders. To view the plan click the [link](#). Please feel free to contact our Gambling Project Officer, Helen Smyth, on 0436010487 to discuss any gambling harm related concerns or questions.

New TIO Website

The Telecommunications Industry Ombudsman (TIO) is launching its new website on 27 July. Organisations that support consumers with phone and internet problems will find it more accessible, easier to search and clearer pathways to find the information your community needs. Find out more about what's changing: [A new website designed around your needs](#). If the people you support are experiencing phone or internet issues, our new website should make it easier for you to access the information and support needed. Whether you're helping someone understand their options or navigate the complaints process, you'll be able to access clearer guidance and resources more quickly.

EWOQ Update - from Jane Pires

As many of you are aware, I am now in my final few months in the EWO role, and I have decided that my last day as the Energy and Water Ombudsman Queensland will be Friday, 31 July. Serving in this role has been both an honour and a privilege, and I am deeply grateful for the opportunity to contribute to outcomes for consumers and industry alike. Over the years, I have had so many wonderful experiences and opportunities, from FCQ and FCA events, road trips and outreach events to the everyday moments that have made this role special. To each of you, thank you. Thank you for your support, your patience, your wisdom, and for teaching me the FCQ way. Angela Arico will commence acting in my role from Monday 3rd August 2026 and she can be contacted at angela.arico@ewoq.com.au or 07 3212 0622.

BCCC Latest Compliance Statement Report

We have published our [Compliance Statement - July to December 2025](#), covering the first full six-month reporting cycle under the 2025 Banking Code of Practice.

Our analysis indicates that banks may need to look beyond the immediate point of failure and examine whether systems, processes, controls or workflow design are contributing to breaches of the Code.

Key findings include:

- Banks attributed staff-related causes to 84% of reported breaches.
- Banks reported staff training as a corrective action for 83% of breaches.
- Policy or process deficiencies accounted for 7.9% of breaches but affected more than 1.26 million customers.
- Banks reported 1,528 breaches involving commitments to customers experiencing vulnerability.
- Banks reported 1,305 breaches of deceased estate commitments, with recurring problems showing that improvements are not yet fully embedded.

We expect banks to use breach data to understand not only what went wrong, but why it happened and what needs to change to reduce the risk of recurring customer detriment.



RESOURCES - FCA TOOLKIT

Using the Insights Tool

FCQ continues to encourage members to report client case issues or systemic concerns through the FCA Toolkit. There is a quick easy video to help you get the most out of using this Insights Tool [Insights Tool - Quick How To Guide](#)

FCA provides FCQ reports quarterly on what QLD FCs are seeing as part of this tool, assisting us to shape professional development webinars and conference training for our members.

CPD on the Toolkit

Members are reminded that the FCA Toolkit has some great training opportunities that you can use as part of your CPD membership requirements!

The learning management system (LMS) for financial counsellors is a platform that has been designed specifically to help financial counsellors enhance their knowledge, skills, and abilities in the field of financial counselling. The LMS offers a variety of interactive and engaging courses that cover a wide range of topics related to financial counselling. From debt collection to taking great case notes, our courses are developed and taught by industry experts, ensuring that you receive the most up-to-date and relevant information. Some recommended recent additions:

- <https://toolkit.org.au/courses/gambling-and-gambling-harm-bankruptcy-section-271/>
- <https://toolkit.org.au/courses/broken-hearts-and-wallets-when-relationships-break-down/>

Check the FCQ Guides - Managing your CPD on the Members Portal for entering this external training as part of your CPD. As always you can reach out to Conrad conrad.dwyer@fcq.org.au with any questions.

Financial Rights Legal Centre - Bankruptcy Toolkit Update

A couple of substantive changes have been made to the Bankruptcy Toolkit and the password has been updated to: BTK0726v2

You will have been aware that the Debtor's Petition and Statement of Affairs forms were updated in September 2025 and separated into two documents. Consequently, we updated Chapter 7 to reflect these changes, and provided new screen shots of the various questions with instructions on what information is required for each question. Chapter 8, Part 1 required additional information with respect to Lodging a complaint in external dispute resolution during bankruptcy. AFCA's detailed Bankrupt Individuals fact sheet (published in August 2025) was also linked.

We are taking the opportunity to ask for feedback about the Bankruptcy Toolkit. This new, online version has been live for over 2 years, and we are keen to hear from the approximate 750 financial counsellors, student financial counsellors and community lawyers who have registered to use this free resource. It would help us to develop this resource by hearing directly from you. Could you please take 5-10 minutes to [complete our short questionnaire](#).





Managing your **Accreditation**

To move from associate to accredited membership of FCQ, members must meet certain eligibility requirements as set out in the FCQ Membership Policy (available at <https://fcq.org.au/governance/>)

Accreditation Eligibility

- Diploma of Financial Counselling
- 24 months (post qualification) full-time or 36 months part-time employment as a practising financial counsellor
- Continuous membership with a state peak throughout the relevant post qualification period and up to date CPD/Supervision requirements
- Completion of the FCQ Interim Accreditation process (see below)



Self-Reflection

Submit a FCQ-provided self-reflection on your skills, knowledge and attributes attained throughout your associate membership employment.



Cultural Competency

Submit evidence of completing an Aboriginal and Torres Strait Islander cultural competency course, training or workshop.



Case Work Demonstration

Submit a de-identified case file OR complete an FCQ-provided case study, that highlights your technical skills developed throughout your associate membership employment.

Meet the eligibility? FCQ are here to support.

As the peak body for financial counsellors in Queensland, FCQ are here to support members in their application for accreditation. Email membership@fcq.org.au and confirm your eligibility to receive the FCQ Pathways Pack. Members have 28 days to complete their initial submission.

Further guidelines for submissions and details about outcomes are provide in the FCQ Pathways Pack.