FCQ NEWS

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THE SOM REPORT

BY RACHAEL TAYLOR

Spring often brings a sense of optimism, renewal and new possibilities. Across the financial counselling sector, there is much to be encouraged by as we continue to invest in our people, strengthen our profession and work together to shape a sustainable future.

On 24 August, the inaugural meeting of the SCHADS Working Group was held, bringing together representatives from across the sector to consider an important question. "In light of the Fair Work Commission's SCHADS Award decision, how should the financial counselling profession respond to best secure the future of the profession?"

This question goes to the heart of the opportunities and

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INSIDE:

challenges facing our workforce. While there are no simple answers, I am encouraged by the willingness of sector leaders to come together, share perspectives and explore practical solutions that aim to support both current practitioners and the next generation of financial counsellors. The work of this group will be an important part of ensuring our profession remains strong, valued and sustainable into the future.

Closer to home, the FCQ Management Committee came together on 12 August for a Strategic Planning Day to reflect on our achievements, consider emerging opportunities and challenges and identify priorities for the years ahead. The session provided valuable direction for FCQ's future work, with a draft Strategic Plan now being developed. We look forward to sharing the final plan with members once it has been completed and endorsed, providing a clear roadmap for how FCQ will continue to support and strengthen the sector.

On 5 August, FCQ formally launched the Financial Counselling Training Support Project to agency managers across Queensland. This initiative represents a significant investment in building workforce capacity and strengthening the future of the profession. The project includes pathways designed to support students entering the sector, opportunities for members to access Professional Supervision scholarships and supervisor pathway Initiatives that will provide funding opportunities for Accredited Financial Counsellors who are ready to undertake an approved supervision qualification and transition into supervisory roles. By investing across the workforce continuum, from students and emerging practitioners through to experienced professionals and future supervisors, FCQ is helping to build a skilled, supported and sustainable financial counselling workforce for Queensland.

As we move into the final months of the year, I am continually inspired by the dedication, expertise and generosity of our members. Together, we are not only responding to the challenges of today but helping to shape a stronger future for the profession and the communities we serve.

I hope you enjoy this Spring Edition.

SEPTEMBER CPD TRAINING

AFCA - Unpacking Investment & Financial Advice Complaints

Tuesday 01 September 09:30am - 11:00am
CPD: 1 point Technical
This CPD session, delivered by AFCA, will provide financial counsellors with an overview of current issues relating to financial adviser / planner alleged misconduct, inappropriate advice, emerging complaint trends, and the role of internal and external dispute resolution processes. Participants will gain insights into common consumer concerns, complaint pathways, AFCA's approach to resolving financial advice disputes, and how these matters may impact clients seeking financial counselling support. The session will strengthen participants' understanding of dispute resolution frameworks and support more informed advocacy and referrals for consumers experiencing issues with investments and financial advice services.

SEPTEMBER SECTOR MEETINGS

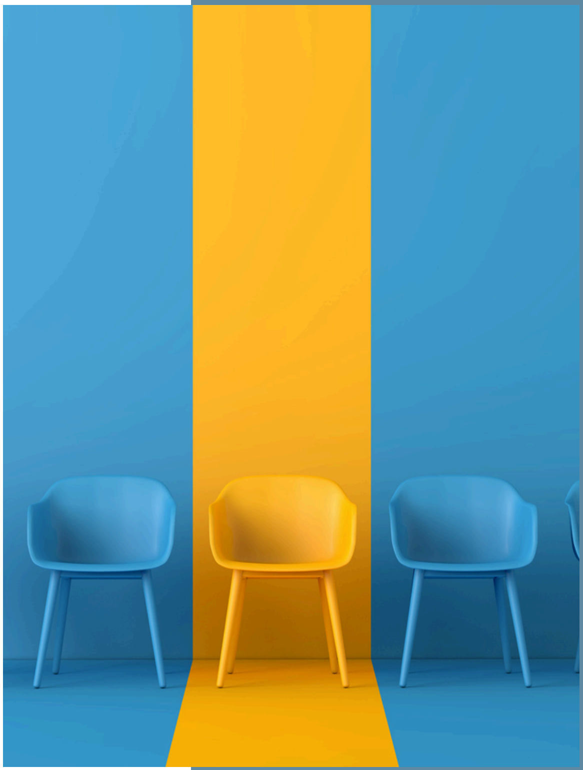
CBA Monthly FC Meeting

Tuesday 22 September 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 30 September 1:00pm - 2:00pm
CPD: 0 points
Informal sessions with topic TBD.

SECTOR VACANCIES



Financial Counsellor

UnitingCare - Chermside

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

Financial Resilience Worker

Good Shepherd - Brisbane

6 months

The role will also assist in preparing applications for assistance including no interest loans, facilitate access to Financial Counsellors, legal and other services, and refer to specialist services to address issues linked with financial hardship and other social vulnerabilities like mental health, homelessness, and domestic & family violence services.
Apply here

SUPERVISOR PATHWAY INITATIVE

FCQ will soon be seeking Expressions of Interest from Accredited Financial Counsellors interested in undertaking recognised Professional Supervision training. The Supervisor Pathway Initiative aims to increase the number of qualified Professional Supervisors available within Queensland and strengthen long-term supervision capacity across the Financial Counselling sector. Eligibility and application process will be emailed soon, so keep an eye out in your inbox!

PROFESSIONAL SUPERVISION SCHOLARSHIP

FCQ will soon be seeking Expressions of Interest from Financial Counsellors requiring access to Professional Supervision to support their ongoing professional practice, wellbeing, accreditation and professional development requirements. Through the Professional Supervision Scholarship Program, FCQ will fund up to ten (10) hours of Professional Supervision for selected participants. Approved Professional Supervisors will be remunerated directly by FCQ. Eligibility and application process will be emailed soon, so keep an eye out in your inbox!

INDUSTRY UPDATES

Gambling Sector News

When the Tax Refund Arrives, the Pokies Are Waiting
For many Queenslanders, tax time means one thing: a little extra money hitting the bank account.
A tax refund can provide some breathing room — a chance to catch up on bills, pay down debt, buy something the family needs or simply put a little money aside.
But for some people, that refund can also become a target for poker-machine gambling.
Across Queensland, the pokies are a familiar part of pubs, clubs and entertainment venues and recent reported losses show Queenslanders lost a record $4.1 billion last financial year. They are designed to keep people playing, with flashing lights, sounds and the promise that the next spin could change everything.
When a lump sum arrives in the bank account, that promise can become particularly tempting.
Please feel free to contact our Gambling Project Officer, Helen Smyth, on 0436010487 to discuss any gambling harm related concerns or questions.

NAB Update

NAB have shared an update on the support options available to customers experiencing financial difficulty. As part of their ongoing focus on improving customer outcomes and supporting sustainable financial recovery, NAB has expanded its options to include capitalisation of arrears both prior to and after reaching 90 days past due where appropriate and sustainable. See the earlier email from FCQ with a PDF from NAB outlining the full details.

ANZ and Suncorp Bank Merger

In around September-October this year, Suncorp Bank customers will start receiving direct communications about the future of the brand with customers moving to ANZ channels, platforms, and products by June 2027. These initial communications will be the start of a carefully staged process. We want to give customers (including those customers who are vulnerable or have accessibility issues) as much time as possible to understand what's happening and what they need to do, which, in most cases, will be very little. We'll be walking them through the process step by step, over a period of months.
We're committed to supporting Suncorp Bank customers through every stage of the transition to ANZ, with clear communication, easy access to information, and assistance when needed, with vulnerable customers being a priority for us. We will engage with these customers in advance of any changes to explain what the transition means for them and their banking needs. They will receive timely information and tailored support to ensure their experience is safe, secure, and well-managed.

Origin Data Breach

Origin Energy has confirmed the specific information accessed for the 900,000 customers affected by its recent data breach and says it is now notifying them individually with tailored advice and support. Most had details like name, address, DOB and partial card/account numbers exposed; a smaller group (around 15,000) had government concession numbers accessed, and a much smaller number had full bank account or ID numbers accessed. Origin issued a media release saying it has boosted its security systems and is offering free identity and credit monitoring to those affected. The incident remains under criminal investigation with the AFP and Australian Cyber Security Centre. Customers are urged to stay alert to scam calls/emails and can contact Origin on 08 9922 7000 or hello@origin.com.au.

RESOURCES - CALC

Financial Counsellors, community legal centres and other community professionals are often the first line of defence against predatory and exploitative businesses for people experiencing disadvantage and vulnerability.
We want to support you in the important work you do. We have developed an extensive range of resources that can be used to support clients through a range of consumer and finance issues.

If you are a person who helps other people, you need to know about all the ways the law can help people when they are experiencing vulnerability and disadvantage. Topics covered include:

- Financial difficulty
- Debt Collectors
- Utilities and Bills
- Payday Loans
- Debt vultures
- Rent to Own
- Pawnbroking
- Car Problems
- Credit Reporting
- Paying for funerals

Toolkits

- WCO01-Issue spotting NDIS debt and consumer law
- WCR01-People affected by family violence
- WCR02-Payday Loans
- WCR03-Cash Converters Toolkit
- WCR04-Unsuitable and unjust loan by ClearLoans complaint by borrower
- WCR05-Unsuitable and unjust loan by ClearLoans complaint by guarantor
- WCR06-Taking action against a credit repair company
- WCR07-Cigno Loans Action Pack

Show all resources (5)

Template Letters

- Debt Collection
- Consumer Leases
- Loans

Issue Spotting

- WCO01-Issue spotting NDIS debt and consumer law
- WDE02-People who are experiencing or at risk of homelessness
- WDE03-People with a disability
- WDE08-Family Violence Issue Spotting
- WIN01-Extreme weather issue spotting: Insurance