



THE AUSTRALIAN FINANCIAL COUNSELLING
CODE OF ETHICAL PRACTICE



THE CODE

The original Code of Ethical Practice (the Code) was produced by the National Financial Counsellors Resource Service (NFCRS) of Wesley Mission and adopted by Financial Counselling Australia (FCA) in February 2012.

This version of the Code was reviewed by FCA, with input from the state and territory associations in 2025, with funding provided by the Ecstra Foundation. The Code was also informed by the Good Practice Guides, which were developed in consultation with the financial counselling sector in 2024/25.

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PREAMBLE

WHO DOES THE CODE APPLY TO?

The Code of Ethical Practice applies to all financial counsellors who are members of, or seek to be eligible for membership with, a state or territory financial counselling association¹. It also applies to financial counselling students in professional practice seeking to be eligible for membership.

The Code does not apply to financial capability workers.

ABOUT FINANCIAL COUNSELLORS

To practise, financial counsellors must be members of, or eligible for membership of, a financial counselling association (see Appendix)². To do this, financial counsellors must meet the membership requirements of their relevant state or territory association. These requirements are drawn from the FCA's National Standards for Membership and Accreditation.

Financial counsellors provide support and advice to people experiencing, or at risk of experiencing, financial hardship. Their work is grounded in the principles of consumer rights, social justice, and a commitment to serving low-income and vulnerable communities.

Financial counsellors listen without judgement, build trust, and work alongside their clients to understand their financial situations.

Financial counsellors do not offer financial planning or legal services. Instead, they provide free, independent, confidential advice and support, drawing on their expertise to assist clients to explore their options and make informed choices.

ABOUT CLIENTS

Financial counsellors work with people experiencing financial difficulty as well as breaches of financial rights.

Financial counsellors often work with communities that face systemic barriers. They advocate for change and greater equity, building resilience and pathways to long-term financial wellbeing.

Financial counsellors recognise where a power imbalance exists with clients. They are committed to using their professional knowledge, skills and access to systems to strengthen clients' capacity to make informed decisions and regain control over their financial lives.

HOW FINANCIAL COUNSELLORS WORK

Financial counsellors draw on their counselling skills, their technical knowledge, and their skills as advocates to provide support and advice to people in financial difficulty. Their services are free, confidential, non-judgmental and independent.

Their practice is characterised by:

- A strengths-based approach, which recognises and builds on the strengths and agency of their clients.
- A trauma-informed approach, which acknowledges how trauma affects people's financial lives and responses.
- Independent advocacy, which is free from conflicts of interest.
- A rights-based approach, which upholds fairness, access, and protection for vulnerable consumers.

¹ A list of state and territory associations can be found here. Note, some associations also use the language of 'peak body'.

² <https://www.financialcounsellingaustralia.org.au/docs/national-standards-for-membership-and-accreditation/>

PURPOSE OF THE CODE

The Code's purpose is to:

- Set out the ethical principles that guide financial counsellors' work.
- Outline national, state and territory financial counselling associations' expectations of their members.
- Support and inform the financial counsellor's professional judgement.

Adherence to the Code is required under the National Standards for Membership and Accreditation as adopted by state and territory associations.

USING AND IMPLEMENTING THE CODE

The Code has two sections:

- The Principles of Ethical Practice, which sets out the ethical values that guide the profession.
- The Code of Practice, which describes appropriate behaviour in ethical situations that financial counsellors commonly experience.

Financial counsellors are required to act at all times in accordance with the Code, demonstrating ethical conduct, integrity, and respect in all aspects of their professional practice.

The Code will be used to assess complaints about financial counsellors and determine professional practice outcomes in accordance with the FCA Disciplinary Process: Policy & Procedures, or, as relevant, the state association's equivalent policy.

REVIEWS

To ensure The Code remains relevant and fit-for-purpose, Financial Counselling Australia (FCA) will review it every 5 years in collaboration with state and territory associations.

The FCA Chief Executive Officer is responsible for:

- overseeing and recording changes to the Code
- managing the master document
- sharing the current version.

ADOPTION

The Code is adopted by FCA following a recommendation by FCA's Representative Council and approval by the FCA Board.

PRINCIPLES OF ETHICAL PRACTICE

These are the values and ethical principles that financial counsellors commit to. They underpin the Code.

Where the Code does not provide specific advice, financial counsellors shall be guided by these principles of ethical practice³.

RESPECT

Financial counsellors respect that everyone is human and has legal rights, including the right to have their own cultural and religious beliefs and opinions. Financial counsellors practise in a non-judgemental way and do not impose their belief systems, and those of their employer, on others.

STRENGTHS-BASED

Financial counsellors foster and build upon their clients' strengths to support them to take control of their financial circumstances. They support them by encouraging them to:

- make informed choices
- engage in the process of making decisions
- take action themselves.

NON-DISCRIMINATION

Financial counsellors apply the principles of equality, fairness and consistency. They do not tolerate or engage in discrimination based on age, gender, race, culture, ethnicity, religion or spirituality, sexual orientation, gender identification, language, health, social background, physical, emotional, intellectual or educational ability, or socio-economic status.

BOUNDARIES

Financial counsellors ensure that the relationships they have with their clients are professional. They are responsible for establishing and maintaining effective client-financial counsellor boundaries.

Financial counsellors understand the extent of their roles, and don't go beyond their skill base or area of competence.

Financial counsellors will refer clients to other appropriate services when needed.

CONFIDENTIALITY AND PRIVACY

Financial counsellors respect client confidentiality and obey all Commonwealth and state or territory privacy obligations, while honouring any legal limitation to a client's right to confidentiality and mandatory reporting obligations.

CONFLICTS OF INTEREST

Financial counsellors act in the best interests of their clients while maintaining their duty to the profession. They do not put their own interests or those of others (for example, creditors or employers) ahead of their clients' interests.

Financial counsellors actively identify conflicts of interest. If a risk of a conflict of interest arises, they will take reasonable steps to resolve the conflict, including, but not limited to, not assisting or ceasing to assist the client.

³ This one pager provides a useful guide to applying the principles - click [here](#)

PRINCIPLES OF ETHICAL PRACTICE

ADVOCATING FOR CLIENTS

Financial counsellors may act as an advocate for a client if:

- there are barriers preventing a client from self-advocating
- it will assist the client's learning and future financial capability
- the client has provided informed consent, and
- it is within the limits outlined in the Code.

PROFESSIONALISM

Financial counsellors:

- Apply the highest standard of practice.
- Work with care, skill and diligence.
- Work within the boundaries of their professional competence, skills, training and experience.
- Seek guidance from their peers, mentors and senior practitioners when needed.
- Stay up to date with relevant professional developments and issues impacting the sector. Work with their peers and allied professions to share knowledge and resources.
- Act with competence, integrity, probity, honesty, reliability, authenticity and transparency in their professional relationships.

COMMUNITY ENGAGEMENT

Financial counsellors engage with the broader community and recognise the wider social and systemic issues that impact financial difficulties and situations. They are sensitive to the family, cultural and social contexts of our communities. They work collaboratively with local community services to best support clients.

SOCIAL JUSTICE

Financial counsellors acknowledge that everyone has the right to safe financial services and consumer products from ethical vendors. Everyone has the right to be treated fairly if they find themselves in financial difficulty. So, financial counsellors have a role to play in identifying unfair market practices and advocating to prevent these problems in the future.

THE CODE OF PRACTICE

1. ASSISTING CLIENTS

Financial counsellors have a number of responsibilities when working with clients to ensure their services meet their clients' needs.

1.1 ASSISTING IN A CLIENT'S BEST INTERESTS

Financial counsellors assist in the best interests of their clients by:

- Working with the client to clarify their financial situation.
- Avoiding conflicts of interest.
- Providing timely and accurate advice.
- Providing advice that is tailored to a client's circumstances.
- Acting honestly and transparently at all times.
- Avoiding any compromises that may disadvantage a client.
- Acting within their professional boundaries and obligations.
- Protecting a client's confidentiality and privacy.
- Not putting other interests before those of their client.
- Making referrals as appropriate.

1.2 PROVIDING ADVICE

1.2.1 Provide advice that meets the client's needs

Financial counsellors provide advice that supports their client's goals, financial stability and needs.

They work with clients to understand their personal circumstances, their financial rights, their legal circumstances and their goals. They do not provide legal advice and will refer clients appropriately when legal advice is required.

They inform clients of their overall current financial situation. They then consider all relevant options based on the information provided at the time, working with clients to assist in identifying which option most benefits them in resolving their financial difficulties.

They ensure clients understand the likely consequences of the options available to them, and respect their client's choice as to which option(s) they may want to proceed with.

1.2.2 Strengths-based

Financial counsellors provide advice using a strengths-based model. This means they base their practice on an understanding that everyone has strengths and that clients are the experts in their own lives. Financial counsellors assist clients to use their strengths and exercise their right to choice and self-determination.

1.3 OBTAINING CONSENT

1.3.1 Informed consent and providing assistance

Financial counsellors ensure that clients:

- Have capacity to provide consent.
- Understand the independent and professional nature of the financial counsellor's service.
- Have time to think about the financial counsellor's advice and decide what they want to do.
- Provide informed consent to the actions a financial counsellor undertakes for them.

Financial counsellors only provide assistance based on a client's consent. They will not do anything that is illegal or fail to do something that is required by law.

Financial counsellors keep clients informed of significant developments in a timely manner.

1.3.2 Client authority

Where possible, financial counsellors obtain written consent from clients before advocating on their behalf. In some cases, verbal consent may be appropriate e.g., where emergency actions are required.

1.3.3 Respecting the right to self-determination

When a client chooses a course of action that the financial counsellor believes is not in the client's best interest, they explain the possible consequences of the client's choice and why it may be less suitable than other options. Financial counsellors will respect the client's right to self-determination and their right to make a final decision.

1.3.4 Client's representative

Clients have the right to nominate someone to assist them with decision-making. Clients can choose someone they trust to help them make decisions or to make decisions for them.

Before working with a representative, financial counsellors will:

- Check for any conflicts of interest.
- Make sure the representative is not pressuring the client.
- Confirm any legal documents that give the representative authority.

1.4 INTERRUPTED SERVICE

1.4.1 Informing and assisting the client

When a financial counsellor's services are interrupted by, for example, illness, leave, relocation or another reason, they try to arrange alternative financial counselling support for their clients.

Where possible, financial counsellors:

- Discuss any issues involved with ending or interrupting their services.
- Assist clients with the process.
- Refer clients to alternative services if required.

1.5 CEASING SERVICE

1.5.1 Ceasing to assist

Financial counsellors may cease to assist a client when:

- The client's decisions create ethical or legal issues for the financial counsellors.
- The financial counsellor's services are no longer necessary for the client, for example, because the work has been completed, or the client is no longer benefiting from that service.
- The client has failed to attend appointments and does not respond to a reasonable number

of attempts to contact them.

- The client is not able to constructively engage in financial counselling, for example, because of physical or mental incapacity due to intoxication or illness, or because there are more significant matters to be dealt with.
- The client is abusive or threatening in any way.

This list is not exhaustive.

Where possible, the financial counsellor will advise the client and any creditors in writing that they are terminating their service.

1.5.2 Client's right to terminate

A client has the right to:

- discontinue the financial counselling service at any time
- engage another service, or
- seek a second opinion.

1.6 COMPLAINTS

1.6.1 Complaint process and resolution

Financial counsellors follow client feedback and complaint procedures implemented by their state or territory association and/or their employer. They try to find a positive resolution for any complaints.

2. CLIENT CONFIDENTIALITY AND PRIVACY.

2.1 CONFIDENTIALITY

Financial counsellors have a duty not to share personal client information with others unless:

- A client gives informed consent for their information to be collected, used and disclosed.
- They are required by law to disclose information.
- They need to prevent imminent serious physical harm to a client or another person.
- They become aware of a case that may require mandatory reporting.

2.2 INFORMED CONSENT FOR COLLECTION, USE AND DISCLOSURE

Clients must give the financial counsellor informed consent about their privacy, so that they understand what they are consenting to. The financial counsellor will:

- Explain that the financial counselling relationship is highly confidential.
- Explain when there are exceptions to the commitment to confidentiality.

- Explain to joint clients how the duty of confidentiality works for each of them.
- Ensure clients understand what information may be collected, used and disclosed to third parties, including people supporting them.
- Obtain express consent when collecting, using or disclosing personal sensitive information.
- Obtain consent to use interpreters, be they formal, family or cultural, and ensure that the interpreters understand and agree to maintain the client's confidentiality.
- Explain how the disclosure of their information will assist them.
- Explain how their information will be stored and their rights to access it and correct it.
- Take particular care when obtaining consent from minors.
- Let clients know that they can refuse and withdraw consent.

2.3 CLIENT THIRD PARTY SUPPORT

Before providing any assistance to a client who has a third party supporting them, the financial counsellor will:

- explain the client's confidentiality and privacy rights to the third party and the client
- confirm the third party and the client understand the client's rights
- confirm that the client agrees to any disclosure to a third party, and
- obtain a signed authority from the client for disclosure to the third party.

2.4 PROPER COLLECTION, USE AND DISCLOSURE OF INFORMATION

Financial counsellors only use lawful ways to collect information. They do not:

- Breach legal obligations.
- Use threats, deception or misleading representations.
- Ask for information from anyone who cannot consent, for example (but not limited to) being traumatised or being in a state of shock or intoxication.

They only collect, use and disclose client information to provide financial counselling services and necessary secondary services.

Where possible, they collect personal information directly from a client.

2.5 SECURING INFORMATION

Financial counsellors take all necessary steps within their power to protect client information against loss, misuse, unauthorised access, modification or disclosure.

They only use artificial intelligence software where it does not disclose confidential information to the software provider, or anyone else; where the information is not stored outside Australia; and only if their agency's procedures permit this use.

Financial Counsellors follow their agency's procedures if there is a data breach.

2.6 CLIENT ACCESS AND AMENDMENT

Financial counsellors apply their employer's policies in respecting a client's right to:

- request access to information for which they are responsible
- amend their records, or
- add a statement to their file.

2.7 STORAGE AND ACCESS TO FILES

Financial counsellors keep client information confidential by applying their employer's policies on storing and providing access to client files.

2.8 KEEPING CLIENT RECORDS

2.8.1 Client contact history

Financial counsellors ensure records are accurate and up to date for anyone who lawfully needs to access them.

2.8.2 Ownership of documents

SOURCE OF A DOCUMENT	OWNERSHIP
Documents a client produces	Belong to the client, but copying them for the financial counsellor's records is permissible
Documents the financial counsellor prepares for their records — for example, case notes	Belong to the employer
Documents the financial counsellor prepares for a client	Belong to the client
Documents a third party prepares relating to the client	Belong to the client

3. AVOIDING CONFLICTS OF INTEREST

3.1 IDENTIFY, AVOID AND RESOLVE

Financial counsellors will identify perceived, potential or actual conflicts of interest, including where:

- There is financial gain or personal interest arising from carrying out professional duties, for example, where there is a close personal or financial relationship with third parties, including family members or creditors of a client.
- A financial or professional relationship exists between a third party and the financial counselling agency, or when the agency receives funding from a creditor of the client for another purpose.
- There are opposing interests in resolving an issue for two or more clients, including clients with joint debts.
- The financial counsellor's duties compromise their ethical obligations to their profession, agency or funding body.

Financial counsellors manage potential conflicts and avoid actual conflicts that may:

- undermine or compromise their professional integrity
- bias their judgement
- raise a question about their independence, or
- adversely affect their client's best interests.

They continually assess conflict risk before, during and after client casework.

If financial counsellors identify a conflict of interest concerning a particular client, the financial counsellor will discuss this with their manager/s and take the requirements of the Code into account.

3.2 REMUNERATION

Financial counsellors never charge a fee for service or seek any form of payment from clients or creditors.

Financial counsellors do not enter into any financial arrangements or other inducements that might influence how they provide services.

Financial counsellors always honour the conditions set out in the National Consumer Credit Protection Regulations 2010 and Corporations Regulations 2001 in relation to the licensing exemptions for financial counselling agencies.

3.3 GIFTS OR FINANCIAL INDUCEMENTS

Client gifts

Generally giving gifts to, or receiving gifts from, clients is discouraged. Financial counsellors try to decline a gift in a way that is respectful of cultures or social practices.

Where gift-giving is customary or, if they can't avoid accepting a gift of minimal value, financial counsellors will declare it to their employer and handle it as per their employer's policy.

Other gifts

Financial counsellors' professional duties are not influenced by, or perceived to be influenced by, any payment, gift or advantage offered by or to colleagues, government agencies, funders or industry representatives or their peak and professional associations.

When in doubt they refer to employer guidelines and policies, and the Code.

3.4 DUPLICATION OF SERVICES

If a client is working with one financial counsellor and discloses that they are also receiving support from another financial counsellor on the same issues, steps must be taken to ensure that the client continues to only receive support from one financial counsellor.

The financial counsellors and the client discuss who is best able to assist in the client's interest, and the client then chooses who they wish to work with.

3.5 POTENTIAL CONFLICT WHEN ASSISTING MULTIPLE OR JOINT CLIENTS

When financial counsellors need to assist more than one client concerning a particular financial situation, they:

- Explain the limits of confidentiality to each client.
- Ensure assistance is in each client's best interests.
- Obtain the informed consent of all clients affected by that situation.
- Give each client the opportunity to consider their financial counselling options before they consent to one counsellor continuing to assist the group.
- Look out for conflicts of interest, including between joint account holders, co-debtors and guarantors.
- Look out for any conflict risk associated with family violence, elder abuse and other forms of coercive behaviour.
- Stop assisting all clients if a conflict arises between their interests and assist them to find alternative assistance.

3.6 CONFLICT RISK WHEN THIRD PARTIES SUPPORT A CLIENT

If a third party is supporting a client, the financial counsellor must ensure that there is no conflict of interest between the third party and the client.

They must clearly communicate that it is our duty to uphold the best interests of the client.

3.7 REFERRAL BY INDUSTRY

If a client is referred by a creditor, financial counsellors make sure that the creditor is not favoured in any way.

4. MAINTAINING PROFESSIONAL INTEGRITY

Financial counsellors always act with integrity and safeguard the public perception of the financial counselling profession.

4.1 CONDUCT

Financial counsellors maintain a high standard of personal conduct that is professional and ethical, including through:

- Not bringing the profession into disrepute through any act or omission as a financial counsellor.
- Not misrepresenting their qualifications, training, experience or ability to produce a particular outcome.
- Communicating professionally, appropriately and effectively with clients, colleagues, peak bodies, government, industry, media and the community.
- Complying with employer policies on working with the media and using social and electronic media.
- Being aware of any potential audience when making public statements.

4.2 NON-DISCRIMINATION

Financial counsellors do not engage in any form of discrimination in the provision of services. This includes discrimination on the basis of race, colour, ethnicity, nationality, language, gender, gender identity or expression, sexual orientation, age, disability, religion, political belief, cultural background, family or carer responsibilities, or socio-economic status.

Financial counsellors treat all clients with dignity, fairness, and respect, and ensure that their personal values, beliefs or biases do not adversely influence the quality, accessibility, or delivery of services.

Where barriers to access exist, they take reasonable steps to provide equitable support and make appropriate referrals to ensure inclusive service delivery.

4.3 LEGAL OBLIGATIONS

Financial counsellors comply with all current federal and state or territory laws that are relevant to their professional responsibilities and never assist or encourage clients to break the law.

4.4 MAINTAINING PROFESSIONAL BOUNDARIES

When working with clients, financial counsellors:

- Wherever possible, avoid working with clients they know personally.
- Minimise any potential conflict risk by setting clear and professional boundaries.
- Are sensitive to the ways in which clients may interpret physical contact and make sure any contact is within acceptable professional boundaries.
- Don't engage in any form of sexual conduct with current clients.
- Refer clients with whom they have ever had a sexual/intimate relationship or a close personal relationship to an alternative service.
- Don't engage in a personal relationship for a reasonable period after ceasing to assist them.
- Are cautious about disclosing personal information about themselves and ensure any disclosure is only for the benefit of the client and not for them.

When working with third parties, such as colleagues, supervisees, students, and research participants, they:

- Maintain appropriate boundaries.
- Avoid potential conflicts of interest arising from close personal or financial relationships.

4.5 RESPONSIBILITY

Financial counsellors take responsibility for:

- The reasonably foreseeable consequences of their actions.
- The likely consequences of actions taken on behalf of clients.
- Preventing harm occurring as a result of their conduct.

5. BEING COMPETENT

Financial counsellors continue to grow and develop their professional capabilities by:

- Recognising and ensuring that their physical, mental or emotional state does not impair their competence.
- Developing their skills, knowledge and training, by undertaking appropriate Continuing Professional Development.
- Constantly assessing their skills and knowledge to ensure they meet the specific needs of each individual case.
- Undertaking Professional Supervision.

5.1 SELF-CARE

Financial counsellors avoid burnout by practising self-care and a healthy life balance. This may include:

- Maintaining a manageable workload by highlighting casework load level concerns with management.
- Asking for assistance when job demands cause distress or anxiety.
- Engaging in reflective practice to identify personal values and beliefs that may affect their capacity for professional judgement.
- Discussing any issues that may interfere with a client-counsellor relationship with a supervisor.

5.2 ACCREDITATION, TRAINING AND KNOWLEDGE

Financial counsellors maintain an understanding of information relevant to the profession and their professional skills.

They seek to maintain their eligibility for membership and accreditation while meeting the membership obligations and requirements set out in the National Standards for Membership and Accreditation and those of their state or territory's financial counselling association.

This includes:

- Attaining the Diploma of Financial Counselling.
- Completing annual Continuing Professional Development requirements.
- Undertaking regular Professional Supervision aligned with the National Standards for Membership and Accreditation.
- Paying the membership fee as set by their state or territory association.

They maintain an understanding of information relevant to the profession and to the continuing development of their professional skills, capabilities and knowledge.

5.3 PROFESSIONAL SUPERVISION

Financial counsellors undertake regular Professional Supervision by a suitably experienced and qualified Professional Supervisor in accordance with the National Standards for Supervision.

5.4 COMPETENCY

Financial counsellors do not offer counselling or information beyond the scope of financial counselling or of their related qualifications and experience.

If uncertain about their suitability to address an issue, they consult with a Professional Supervisor, another financial counsellor or with national or state financial counselling resources, such as the FCA's Financial Counselling Toolkit.

Alternatively, if a matter is outside their area of expertise, they refer to other professionals.

6. WORKING WELL TOGETHER

When working with other financial counsellors, capability workers and professional associates, they maintain professional, respectful and collaborative relationships and work towards mutual and professional aims.

6.1 COLLABORATION

Financial counsellors respect, support, and encourage other financial counsellors and colleagues, and freely share knowledge and resources within the limits of confidentiality and privacy.

6.2 REFERRALS

Financial counsellors maintain professional networks and contacts with generalist and specialist colleagues, other agencies, health practitioners and therapeutic counsellors, and community or government support services. Doing so assists them to make appropriate referrals.

They make sure that referrals are relevant to the unique needs and interests of a client.

Where appropriate, they explain to clients the process of contacting referral services.

They ensure that they make good quality referrals and are careful to explain the pros and cons of using fee-paying providers, if permitted by their agency.

6.3 CONFLICT RESOLUTION

Financial counsellors try to resolve conflicts with colleagues:

- in a direct but respectful and considerate manner, and
- by following their employer's policies.

6.4 REPORTING MISCONDUCT

If a financial counsellor becomes aware of a colleague's misconduct or is concerned about the colleague's professional judgement, they:

- Recommend to those affected that they notify that person's employer or state and territory association as required under the employer's or association's policy.
- Discuss the alleged misconduct with their supervisor or manager.
- Notify the relevant state and territory association if they consider that the Code has been breached in a way that constitutes a serious risk to the well-being of a client, colleague or any member of the public.

6.4.1 Criteria for risk

The criteria for risk, which may result in a financial counsellor being reported for misconduct, include:

- Practising while intoxicated by alcohol or drugs.
- Engaging in sexual misconduct within their professional practice.
- Financial misappropriation.
- Serious breaches of the Code.
- Conduct that places clients or the public at risk of substantial harm.
- Significant departure from accepted professional standards.

Investigations and professional standard outcomes are in accordance with the FCA Disciplinary Process: Policy & Procedures, or the various state and territory associations' policies and procedures.

7. FOLLOWING WORKPLACE REQUIREMENTS

Financial counsellors have responsibilities to protect their employer from liability arising from their workplace activities.

7.1 WORKPLACE POLICIES

Financial counsellors strive to act in accordance with, and where appropriate contribute to, occupational health and safety policies and any other workplace policies and procedures — including discussing the requirements of the Code with their management.

7.2 OCCUPATIONAL HEALTH AND SAFETY

Financial counsellors work with their employer to ensure a safe and healthy working environment for everyone, including by:

- Following their employer's occupational health and safety policies.
- Not placing themselves in a risky situation, for example, seeing clients when alone in an office building or continuing a counselling session with anyone who is verbally or physically aggressive.
- Ensuring a safe physical environment, including when working online, regionally or in community.
- Following policies and guidelines in place for dealing with hazardous or potentially hazardous situations.
- Minimising the risk of burnout and overwork.

8. SUPPORTING AND ADVOCATING FOR COMMUNITIES

Financial counsellors advocate for, and work towards, the greater social good.

8.1 SOCIAL CHANGE

Financial counsellors support social change that promotes the general welfare and self-determination of families and individuals by advocating for:

- The right of all people in Australia to be treated fairly by industry and governments.
- Economic and legislative systems to be fair to the vulnerable and disadvantaged.
- The development of social and structural environments that optimise financial health and wellbeing among communities, families and individuals.

8.2 SOCIAL WELFARE

Financial counsellors don't excuse or overlook abuse or neglect, whether towards children, the elderly, or anyone living with family violence.

While honouring a client's right to confidentiality and to self-determination, financial counsellors support victim-survivors to contact the relevant authorities.

They comply with legislation and agency policies on mandatory reporting.

8.3 RESEARCH

When undertaking research projects, financial counsellors make sure their research methods are consistent with national directives for best research practice, including the guidelines in the Australian Code for Responsible Conduct of Research.

8.4 STATISTICAL DATA

Financial counsellors de-identify clients to protect their confidentiality when providing statistics and information for reporting or research, outside of their agencies.

8.5 CONTRIBUTION

Where possible, financial counsellors work with other professions to:

- Share knowledge and resources for the greater benefit of the community.
- Promote the integration of services in a way that enables greater client access to appropriate and comprehensive services.

APPENDIX

The state and territory financial counselling associations are:

- New South Wales - The Financial Counsellors' Association of NSW (Inc.) (FCAN)
- Queensland - Financial Counselling Queensland (FCQ)
- South Australia & Northern Territory - The South Australian & Northern Territory Financial Counsellors' Association (Inc.) (SAFCA)
- Tasmania - Financial Counsellors Association Tasmania (FCAT).
- Victoria - Financial Counselling Victoria (FCVic)
- Western Australia - The Financial Counsellors' Association of Western Australia (Inc.) (FCAWA)
- Australian Capital Territory - Financial Counselling ACT.

NAME	POSITION	DATE STARTED	DATE CEASED
Fiona Guthrie	Executive Director FCA	February 2012	February 2024
Domenique Meyrick	FCA Chief Executive Officer	March 2024	



THE AUSTRALIAN FINANCIAL COUNSELLING
CODE OF ETHICAL PRACTICE

