



Position Statement

September 2017

- **Family violence**

1. What is family violence?

- 1.1** Family violence¹ can involve physical, psychological, financial, emotional or sexual abuse. It affects the health, and emotional and financial security of victims. It is also known to be a pathway to homelessness.
- 1.2** Family violence between partners can include acts of violence:²
- by males against their female partners (most common),
 - by females against their male partners, or
 - within same-sex relationships.
- 1.3** Financial abuse is a form of family violence. A partner who is financially abusing their partner often attempts to control their victim by denying them economic freedom.³ This prevents the victim from being self-sufficient.⁴
- 1.4** In this position statement, we discuss family violence in the form of financial abuse. We set out:
- some of the key indicators of financial abuse,
 - the issues that consumers who are victims of financial abuse may face in making a complaint, and
 - how we deal with complaints that may involve financial abuse.
- 1.5** We apply the same general principles to other relationships, like a parent and child, or siblings. Examples of abuse in these relationships include:
- a child pressuring their elderly parent to guarantee their business debts, or obtain a reverse mortgage for their benefit, or
 - a parent pressuring their young son or daughter to get a loan because they are no longer able to get one themselves.

2. Alarm bells: what are indicators of potential family violence?

- 2.1** A victim of family violence may not actually use the words “domestic violence” or “family violence”. Some victims may not be aware that they are in a family violence situation or they may not talk about it because they are afraid or ashamed.
- 2.2** Patterns of behaviour and control like financial abuse can lead to physical violence and abuse, even if it has not actually happened yet. If the consumer has not already left their partner, their safety may be at risk.
- 2.3 Indicators of potential family violence**

When a consumer is experiencing family violence, they may:⁵

- be reluctant to involve the other account holder in the complaint,
- sound distressed or scared,
- be heard to be taking instructions from their partner,

¹ We have used the term “family violence” in this position paper, but “domestic violence” and “family violence” are used interchangeably in Australia.

² L Mitchell, “Domestic violence in Australia: an overview of the issues” (2011) Research Paper, Department of Parliamentary Services.

³ Victorian Royal Commission into Family Violence, “Summary and Recommendations” (March 2016), page 153, <http://files.rcfv.com.au/Reports/Final/RCFV-All-Volumes.pdf>.

⁴ L Mitchell, “Domestic violence in Australia: an overview of the issues” (2011) Research Paper, Department of Parliamentary Services.

⁵ Australian Bankers’ Association Industry Guideline: Financial abuse and family and domestic violence policies (November 2016).

- have their income paid into their partner's account, and
- disclose that they have taken out an apprehended domestic violence order (or equivalent, depending on the state or territory).⁶

2.4 Safe Steps, a family violence response centre in Victoria, also has a useful checklist⁷ that can help to identify whether a consumer may be in a relationship that involves family violence. It also gives an idea of the victim's experience in real terms.

2.5 We do not necessarily ask consumers the questions in the Safe Steps checklist. We will usually look at the information that consumers give us to see whether it is in line with those questions. This will help us to identify consumers who may be a victim of family violence.

2.6 The checklist contains questions that deal with information like:

- how the partner makes the consumer feel,
- the partner's conduct (for example, breaking items around the house, controlling the consumer's activities), and
- the way the partner handles the consumer's money.

2.7 Indicators of potential financial abuse

Examples and indicators of financial abuse include situations where the partner might:⁸

- control the money⁹ for the household so that:
 - the victim needs to ask the partner for money to pay the bills,
 - the partner keeps all bank accounts in their own name, so the victim does not have access to funds. The partner then gives the victim an allowance and expects the victim to cover all living expenses from that allowance,
 - the partner demands that the victim justify and show evidence of all expenditure,
- prevent the victim from studying or doing paid work,
- pressure the victim to take out credit either solely¹⁰ or jointly with the partner. The credit may be for something that the victim gets no benefit from – for example, a mortgage, credit card or loan to buy a car or motorbike, which is then registered in the partner's name,
- refuse to give the victim access to details about a loan on a family asset that is in the partner's name, or
- leave the victim with unpaid bills to pay.

3. How do we handle a complaint that involves family violence?

3.1 Is the consumer safe?

If we think that the consumer, a child, or another person is in immediate danger, we will assess the level of that danger to decide whether to call emergency services.¹¹

⁶ We do not need such an order as evidence of family violence.

⁷ <http://www.safesteps.org.au/family-violence-explained/>

⁸ Victorian Royal Commission into Family Violence, "Summary and recommendations" (March 2016), page 153, <http://files.rcfv.com.au/Reports/Final/RCFV-All-Volumes.pdf>.

⁹ Does not have to be all the money.

¹⁰ The partner may pressure the victim to be the sole debtor by telling the victim that they have a poor credit rating so cannot apply for the loan themselves.

¹¹ By calling Triple Zero (000).

3.2 If there is no immediate danger, we may refer the consumer to 1800RESPECT, which is a counselling and referral service available 24 hours a day and seven days a week for people experiencing family violence:

W: www.1800respect.org.au

T: 1800 737 732

3.3 We may also refer the consumer to the safety planning checklist on the 1800RESPECT website for:

- safety at home,
- making an escape plan,
- collecting useful numbers,
- safety after separation,
- safety in public or at work,
- safety on the internet, and
- helping kids.

3.4 If we think it is necessary, we may refer the consumer to other support services, including financial counselling, housing, emergency relief, and legal services. Some of those services are listed at the end of this position statement.

3.5 If the consumer is now separated from their partner, is the abuse over?

Even where the consumer is separated from their partner and no longer lives with them, family violence can continue and may still affect the consumer, possibly for many years after separation.

3.6 Often an abusive ex-partner will use finance to prolong the abuse. For example, they might refuse to make repayments or default on joint obligations.

3.7 It is therefore important to us to keep the consumer's family violence situation at the forefront of our minds when dealing with their complaint.

3.8 Do we keep a record of the consumer's family violence situation?

If we know the consumer is in a relationship that involves family violence, we will add this to the consumer's case file, as an alert and a reminder when considering the complaint. This is because the way we handle our interactions with the consumer and the partner will be different from the way we normally handle complaints. For instance:

- When we deal with a complaint, we often request information from the consumer. However, in a family violence situation, the consumer may not have all of the documentation that we would normally need. In that case we would not require the consumer to obtain information from the partner.

Furthermore, if the consumer's situation means that they are more difficult to contact¹² we would expect that some of our timeframes for receiving information from the consumer may be longer than usual.

- We would take particular care to make sure that the consumer's personal information, especially contact information, is not provided to a third party.

¹² Because, for example, they are avoiding their partner and do not have a permanent address.

3.9 On our case management system, any alerts added to a case file appears as a popup reminder each time the case manager accesses the file. This ensures that where family violence is identified, the case manager is aware of this each time they deal with the file.

3.10 What do we discuss in our initial contact with the consumer?

We can confirm with the consumer:

- whether it is safe to leave a voicemail message on their phone,
- whether it is safe to send an email to their email account, and
- what is the best and safest method to communicate with them is.

3.11 Also, we make sure that the consumer is aware of the extent to which we can assist them. For example, we cannot require an FSP to refuse to give the consumer's partner information about financial transactions on joint accounts or information about a child's account if the partner has access to the account. Consumers would need to be made aware of this.¹³

3.12 What do we discuss in our initial conversations with the FSP?

When we speak with the FSP, we:

- make sure that the FSP is aware that family violence is a factor in the complaint,
- remind the FSP that they cannot disclose the consumer's contact details to the partner,
- if appropriate, warn the FSP that if they inform the partner about the complaint, the consumer may be put at risk, and
- ask the FSP to give us a copy of their family violence policy if they have one. This is because some outcomes that we negotiate for the consumer may largely depend on the FSP's discretion and internal policies.

3.13 What precautions do we take with the consumer's information?

We take care to:

- think about who we are disclosing the complaint information to and why,
- not contact the partner unless the consumer consents and we are sure it will not put the consumer or other people at risk, and
- make sure that we do not disclose the consumer's contact details to the partner.

3.14 What if we only suspect there is family violence?

If we suspect that there is family violence but the consumer has not disclosed this to us, we will also make a note of this on the consumer's case file. Indicators that may give rise to a suspicion include:¹⁴

- the consumer being uncomfortable or anxious talking in front of their partner,
- partner is almost always present when the consumer talks to us, or speaks on the consumer's behalf,
- multiple financial problems involving the partner, or
- emotional distress such as indecisiveness or confusion.

3.15 In these situations, we give the consumer the opportunity to inform us of the family violence by:

- where possible, speaking to the consumer when they are alone,

¹³ Australian Bankers' Association Industry Guideline: Financial abuse and family and domestic violence policies (November 2016).

¹⁴ See "Guidelines for responding to Family and Domestic Violence" (2007), Department of Health Western Australia, Women's Health Policy and Projects Unit.

- have same-sex staff communicating with the consumer, and
- being supportive and developing trust.¹⁵

3.16 We will also:

- confirm the best and safest way to communicate with the consumer, and
- take precautions with the consumer's information.

4. What are some common complaints a consumer may raise?

4.1 In this section we set out some types of complaints that family violence victims make and what our approach to those complaints might be.

4.2 The consumer wants to sever liability for a debt

Sometimes the consumer and their partner are joint account holders and therefore jointly and severally liable for a debt.

4.3 Strictly speaking, the consumer has no way of severing the joint liability, so they remain financially linked to their partner. However, we may be able to assist the consumer to work out an arrangement with the FSP so that, for example, the FSP agrees to:

- not pursue the consumer for the debt, or
- make a separate agreement with the consumer for the consumer's share of the debt.¹⁶

4.4 *Release from the debt vs covenant not to sue*

If an FSP agrees to not pursue the consumer for the debt (the first option, above), the FSP should phrase their offer in a particular way.

4.5 This is because, at common law, if an FSP releases one co-debtor who is jointly and severally liable for a debt, they also release all the co-debtors.¹⁷

4.6 For this reason, the FSP's offer must not state that the FSP has released the consumer from their obligations without also saying that the FSP's rights against other co-debtors are preserved. Alternatively, the FSP should refer to a 'covenant not to sue' and not a 'release'.¹⁸

4.7 It is important to remember that while we can help to resolve the consumer's complaint:

- we cannot order the FSP to agree to any arrangement the consumer may request, and
- any agreement is between the FSP and the consumer. If the FSP obtains judgment against the partner, the partner can then make a claim against the consumer for contribution.¹⁹

4.8 The consumer disputes liability for a debt

The consumer may be liable for a loan that is in the consumer's name, or in the consumer's and the partner's names. The partner received the benefit of the loan funds, but the consumer and their partner have since separated and the FSP is chasing the consumer for the debt.

¹⁵ See "Guidelines for responding to Family and Domestic Violence" (2007), Department of Health Western Australia, Women's Health Policy and Projects Unit.

¹⁶ The consumer's share would generally be 50%, but this would depend on the facts of the particular case; for example, whether the consumer received any benefit from the credit or orders have been made in Family Court proceedings. This would deal with the (slight) risk that the partner may later claim against the consumer for contribution.

¹⁷ See, for example, *J F & B E Palmer Pty Ltd v Blowers and Lowe Pty Ltd* (1987) 75 ALR 509.

¹⁸ See D Bailey, "Negotiating and drafting settlement agreements: principles and content" (2012), http://www.greenslist.com.au/free-content.raw?task=callelement&item_id=1268&element=e0651536-2749-4254-9a04-da53df91dd5e&method=download

¹⁹ N Smith, "Settling proceedings: tips and traps" (2016), Paper presented for the City of Sydney Law Society.

4.9 The consumer may have disclosed their Personal Identification Number (PIN) to their partner. The partner may have made large purchases on the credit card while they were still in a relationship, and the consumer cannot now repay the amount owing on the card.

4.10 In both of these situations, we may consider whether the consumer has a valid claim of:

- duress,
- undue influence by a third party,
- unconscionable conduct,
- a breach of responsible lending,
- unjust transaction, or
- a breach of cl 29.1 of the Code of Banking Practice (if relevant) where the consumer is a co-borrower and did not benefit from the loan; or cl 31, where the FSP did not comply with provisions relating to guarantees.

4.11 The partner has taken or disposed of the security asset

The consumer may be the borrower on a loan (jointly or alone), and the partner takes or disposes of secured asset (or leased good). For joint loans, the FSP may be seeking payment from the consumer because they do not know where the partner is.

4.12 The consumer does not have the secured asset (or leased good) to reduce the amount still owing, and no longer has the benefit of it. Furthermore, the consumer may not have reported the disposal of the asset or good to the police, as doing so may pose a risk to their safety.

4.13 Strictly speaking, the consumer is still liable for the debt. However, FSPs should recognise that the consumer is a victim of the partner, and we may be able to assist the consumer to work out an arrangement with the FSP. Such an arrangement should not contain any condition requiring the consumer to file a police report about the partner's disposal of the asset or good.

4.14 The consumer disputes a default listing

If a consumer has disputed liability for a debt and was successful (see above), the FSP must correct any default information about the debt that it listed on the consumer's credit file. Where the consumer is not liable for any part of the overdue amount that has been listed on the consumer's credit file, correcting the default information will involve destroying the default information.

4.15 Otherwise, under para 20.5 of the CR Code²⁰, a credit reporting body may be required to destroy the default information about the consumer if:

- the consumer enters into a new arrangement with the FSP (a payment arrangement or a refinance), or the debt is paid, settled or waived, and
- the payment was overdue because of circumstances beyond the consumer's control.

4.16 A consumer who is a victim of family violence may have been default listed because of circumstances beyond their control. For example, the consumer may be sleeping in a car, on a friend's couch or in a refuge, so they do not have a permanent address. The consumer will not receive any notices the FSP sends to the consumer's last known address.

4.17 The consumer is in financial hardship

If a consumer is jointly liable for a debt, they are not disputing liability for the debt and they are in hardship, the credit provider should consider agreeing to a hardship arrangement even if the partner is not a party to the complaint. This is because each borrower is jointly and severally liable for the debt.

²⁰ Privacy (Credit Reporting) Code 2014 (Version 1.2).

4.18 A consumer should not have to say they are a victim of family violence to qualify for hardship assistance.

4.19 The FSP should also not require the consumer to give it information on the partner's assets or income before it will consider a hardship arrangement. However, the consumer will need to show that they will be able to meet the payment terms (on their own) if the loan is varied.

4.20 However, where an FSP is informed about family violence, they should not require the consumer to prove they are or were in a family violence situation.

4.21 Also, the consumer may not be able to meet repayments in the short term because of the partner's financial abuse or the consumer's more immediate housing, health, or legal needs. Often the consumer will need more time to manage the debt.

4.22 If the consumer is able to show that they will be able to meet their payment obligations in the longer term, the FSP should consider agreeing to an arrangement. This may involve, among other things:

- capitalising the arrears,
- extending the loan term,
- temporarily reducing repayments or interest and fees, or
- granting a postponement on repayments for a specific period of time.

4.23 *Informing the partner*

If the credit provider and consumer agree on a hardship arrangement, the credit provider should not inform the partner about it unless it needs to do this²¹ or the consumer has consented.

4.24 **An account is in the partner's name only**

We cannot deal with complaints where an account is in the partner's name only. This is because the financial service has not been provided to the consumer.²²

4.25 Where the complaint involves a loan, this could mean that:

- the consumer lives in the security property, the partner is not making the loan repayments and the consumer is at risk of being evicted,
- the consumer is unable to obtain information about the mortgage payments,
- the consumer cannot access the funds in the redraw facility to meet living expenses, or
- the partner is draining the funds in the redraw account.

4.26 For deposit accounts, this could mean that the consumer cannot get access to funds for living expenses.

4.27 For these complaints, we may refer the consumer to a legal centre for assistance (see below). We would recommend that the consumer obtain legal advice urgently before funds are further depleted.

²¹ To date, we have not come across a situation where the FSP has had to inform the partner.

²² CIO Rule 10.1(j) – 9th Edition.

5. What issues might a consumer face in bringing their complaint to an FSP or to us?

5.1 Below we discuss some common issues that consumers face when they bring a complaint to FSPs or to us.²³

5.2 The FSP has little awareness of family violence issues

Some FSPs may have little awareness of the difficulties that family violence victims face, so they may be less likely to give the consumer options that might help them. We try to assist FSPs to better understand the consumer's circumstances so they can provide options to resolve the consumer's complaints.

5.3 The consumer does not have access to documents and information

Often the consumer has left their home and does not have access to the information or documents we need to deal with their complaint. We would not require a consumer to get information from their partner because this may put them in danger.

5.4 If the consumer does not have access to the information or documents we need, we will try to get that information in other ways. For example, we may ask the FSP for it or, if the information is publicly available information (e.g. a title search), we can order a copy of the information at no cost to the consumer.

5.5 Where a consumer has requested a hardship arrangement, we may:

- rely more heavily on the information in a statement of financial position (**SOFP**) without the supporting information the consumer cannot obtain,
- take the SOFP over the phone, and
- provide information about access to free financial counselling services to help consumers prepare the SOFP.

5.6 If we are dealing with a complaint where a sheriff is attending the security property to repossess it, we will discuss with the FSP whether they can store the items left on the property so the consumer can recover any possessions they have left behind.

5.7 The consumer, as a joint account holder, is the only party to the complaint

Generally, we require all account holders to be a party to the complaint.

5.8 However, where the consumer is a victim of family violence, we will deal with the complaint, unless the FSP will not be able to respond to the complaint or have it dealt with once and for all.²⁴

5.9 Examples of complaints that we can deal with, even if the consumer is the only one who has made the complaint, include:

- hardship requests,²⁵ and
- claims of duress, undue influence or unconscionable conduct.

5.10 The debt has been sold to a debt purchaser

Where a debt is being sold, the original credit provider must take care to ensure the debt purchaser is made aware:

- of any arrangements the original credit provider has agreed to with the consumer, and
- the consumer is a victim of family violence.

²³ Refer to Emma Smallwood, "Legal barriers to economic equality after family violence" (September 2015), [http://www.womenslegal.org.au/files/file/Stepping%20Stones%20Report\(1\).pdf](http://www.womenslegal.org.au/files/file/Stepping%20Stones%20Report(1).pdf).

²⁴ See CIO Guideline 41 – 5th Edition.

²⁵ See CIO Position Statement 2: Financial Hardship, section 15.

5.11 Similarly, the debt purchaser must ensure that this information is not overlooked when they deal with the consumer. Consumers should not be required to repeatedly explain any agreement they have entered into, or their situation.

5.12 If the consumer is disputing liability for the debt because of family violence, it may be practical for the original credit provider and debt purchaser to consider recouping the debt. This is because the original credit provider may be in a better position to respond to the consumer's complaint.

6. What other problems might the consumer be facing and what other issues do we take into account?

6.1 If a consumer has a complaint that involves family violence, they may also have problems with housing, legal issues, health, child support and employment.²⁶

6.2 For example, women who have been affected by family violence are more likely to have a disrupted work history, work in a part-time or casual role, or have never had paid work.²⁷

6.3 When we are dealing with a complaint, we take into account that:

- the consumer may have difficulty responding to us or the FSP within a set time frame given their other priorities,
- the consumer may not have a permanent address or access to emails or the internet,
- the consumer may have had to leave a joint property without taking all of their possessions, while their partner remains in it, and
- where a consumer has requested a hardship arrangement, the consumer may need to be given more time to be in a financial position to repay the FSP.

7. Where can the consumer get more help?

7.1 We can refer the consumer to support services for financial counselling, housing, emergency relief and legal services.

7.2 We have listed national and state-based services below. We will also consider services available to the consumer in their local area. For example, community legal centres also assist consumers who are in family violence situations.

8. Should FSPs develop an internal guide?

8.1 We suggest FSPs develop an internal guide to assist their staff in identifying potential family violence and to deal with consumers who have indicated that they are or have experienced family violence.

8.2 The internal guide should:

- explain what family violence is,
- include indicators of family violence and financial abuse,
- let staff know they are not expected to solve the situation, and provide them with the details of the services they can refer the consumer to,
- inform staff that family violence and its affect may continue for many years after the consumer has separated from their partner,
- warn staff about the importance of keeping the consumer's information confidential and

²⁶ L Mitchell, "Domestic violence in Australia: an overview of the issues" (2011) Research Paper, Department of Parliamentary Services.

²⁷ As above.

contacting them in the best and safest way,

- raise awareness of the problems the consumer may be facing in dealing with the FSP, including access to documents and time to respond,
- raise awareness of the other problems the consumer may be facing, including housing, legal issues, health, child support and employment.²⁸

8.3 The internal guide should also include guidance to staff on how to approach situations where:

- they suspect the consumer is in a family violence situation and unable to reasonably protect their own interests, and will receive no benefit from the FSP's services or product,
- the consumer has raised some of the common complaints we have identified in this position statement.

8.4 FSPs should also:

- have a way to alert staff about the family violence so this is in the forefront of their mind when dealing with consumers experiencing family violence, and
- train staff to promote awareness of the issue and the FSP's internal guide.

²⁸ L Mitchell, "Domestic violence in Australia: an overview of the issues" (2011) Research Paper, Department of Parliamentary Services.

National	
1800RESPECT (Counselling and referral service)	T: 1800 737 732 W: www.1800respect.org.au/
National Debt Helpline (Free financial counselling)	T: 1800 007 007
Indigenous Consumer Assistance Network (Advocacy and financial counselling services to Indigenous consumers)	T: 1300 369 878 or (07) 4031 1073

New South Wales	
Domestic Violence Line (Counselling, information and referrals)	T: 1800 656 463
Women's Legal Service – Domestic Violence Advocacy Service	T: 1800 810 784
Legal Aid NSW Domestic Violence Unit	T: (02) 9219 6300
Financial Rights Legal Centre	T: 1800 007 007
Homeless Persons Information Centre	T: 1800 234 566

Queensland	
DVConnect Womensline (Counselling and crisis hotline)	T: 1800 811 811
DVConnect Mensline (Counselling and referral service)	T: 1800 600 636
Women's Legal Service Queensland	T: (07) 3392 0670 (Brisbane) 1800 677 278 (outside Brisbane)
Caxton Legal Service / Seniors Advocacy Information and Legal Service	T: (07) 3214 6333
Legal Aid Qld	T: 1300 65 11 88
DVConnect (Crisis accommodation)	T: 1800 811 811

Victoria	
Safe Steps (Counselling and crisis hotline)	T: (03) 9928 9600 (Melbourne) 1800 015 188 (State-wide)
Victoria Legal Aid	T: (03) 9269 0120 (Melbourne) 1800 677 402 (outside Melbourne)
Women's Legal Service	T: (03) 9642 0877 (Melbourne) 1800 133302 (Freecall outside Melbourne)
Consumer Action Law Centre	T: (03) 9629 6300
Crisis Accommodation Information Line	T: 1800 627 727 (Free call)

Western Australia	
Pat Giles Centre (Counselling and support)	T: (08) 9300 0340
Community Legal Centres Association of WA	T: (08) 9221 9322
Legal Aid WA	T: 1300 650 579
Women's Law Centre of WA	T: (08) 9272 8800 (Perth) 1800 625 122 (outside Perth)
Homelessness Advisory Service	T: 1800 065 892
Consumer Credit Legal Service WA	T: (08) 9221 7066

Tasmania	
Family Violence Counselling and Support Service (Safe at Home)	T: 1800 608 122
Legal Aid Commission	T: 1300 366 611
Launceston Community Legal Centres	T: 1800 066 019
Women's Legal Service	T: 1800 682 468
Homeless Support Helpline	T: 1800 800 588
Anglicare TAS (Financial counselling)	T: 1800 243 232

South Australia	
SA Domestic Violence Services (Counselling and support)	T: 1800 800 098
Women's Legal Service SA	T: 1800 816 349 or (08) 8221 5553
Legal Services Commission (Legal Aid)	T: 1300 366 424
South Australian Community Legal Centres	T: (08) 8342 1800
Domestic Violence Gateway Helpline (Crisis accommodation)	T: 1800 003 308
Consumer Credit Law Centre SA	T: 1300 886 220 or (08) 8342 1800

Australian Capital Territory	
Domestic Violence Crisis Service (Counselling and crisis hotline)	T: (02) 62800 900
Women's Legal Centre	T: 1800 634 669
Legal Aid ACT Domestic Violence Protection Unit Scheme	T: (02) 6207 1874
Financial Rights Legal Centre	T: 1800 007 007
Financial Counsellors Association	T: 1300 914 408 or 02 9211 4409
Consumer Law Centre of the ACT	T: 1800 007 007

Northern Territory	
Northern Territory Legal Aid Commission	T: 1800 019 343
Dawn House (Counselling and accommodation)	T: (08) 8945 1388
Darwin Community Legal Services	T: 1800 812 953
Domestic Violence Legal Service	T: (08) 8999 7977
Top End Women's Legal Service	T: (08) 8982 3000
Housing shelters	List of various shelters: https://www.1800respect.org.au/service-support/northern-territory-domestic-family-violence-and-sexual-assault-services/
Anglicare NT (Financial counselling)	T: (08) 8985 0000