

Clarity, Certainty
& Confidence



FCAWA MEMBERSHIP



2020/21

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Chairperson Welcome Message

Welcome to the Financial Counsellors' Association of Western Australia Inc. (FCAWA).

FCAWA was incorporated in 1985 and is the peak body for Financial Counsellors in Western Australia.

Membership to this association is open to Financial Counsellors or their employing agencies that provide a free service and do not receive funding from, or are in any way affiliated with, the lending industry. Affiliate membership is available to individuals who are working in the Financial Counselling sector in a related role or actively studying for the Diploma of Financial Counselling or has completed the Diploma but not working as a Financial Counsellor. Subscriber membership is also available to an individual or organisation who supports the aims of the Association and whose policy and practice do not conflict with the aims of the Association.

In Western Australia, eligibility for membership of FCAWA is a prerequisite for relief granted by the Australian Securities and Investment Commission (ASIC) from the licensing requirements under the Corporations Act. This relief is granted to Financial Counselling agencies that may provide financial product advice as part of a Financial Counselling service. A copy of this licensing relief is included in this membership kit.

The Association, with the ongoing support of the membership is currently involved in the following activities:

- Assisting members to meet compliance requirements as per the ASIC Legislation.
- Accreditation, training and professional development of members
- Annual Conference
- Accreditation, training of FCAWA Professional Supervisors
- Co-ordinating and sourcing supervision opportunities for members
- Facilitating Support Networks, for the Financial Counselling Sector
- Facilitating Working Groups with key Stake Holders
- Providing support to agencies that employ Financial Counsellors and providing platforms to connect and network
- Revising FCAWA's Constitution to comply with the new constitution requirements for Associations in Western Australia
- Working with Financial Counselling Australia on various working groups
- WACOSS Peaks Forum, Economic Regulatory Authority and attending various peak forums that partner our sector

You will find a number of helpful resources in this kit, including contact details for the Association and the ability to record your own notes and references.

I wish you all the best for the coming year and thank you for your support.

Yours sincerely

Wendy Black

Chairperson

FCAWA Contact Information

Media & Key Stakeholder Liaison	Di Hayes - Executive Officer (Acting) eo@fcawa.org
Administration Enquiries	Shelley Henderson - Administration Officer administration@fcawa.org
Economic Empowerment Project	Adrienne Jones - EEP Project Coordinator adrienne.eep@fcawa.org
Systemic Policy Issues	Di Hayes - Senior Policy Officer policy@fcawa.org
Conference Enquiries	Pam Hartcher - Project Officer project@fcawa.org
Training, CPD, Membership Agency Manager & Sector Support	Leanne Bérard - Membership and Sector Support Officer sectorsupport@fcawa.org

Key Dates

1st July 2020	Membership New Year begins
31st August 2020	Membership Renewal Applications Close
26th September 2020	Renewal Fees due - to qualify for conference subsidy
29th September 2020	A call for nominations for election to current and upcoming vacant Board positions.
25th October 2020	ATSI Forum and Financial Capability Worker Pre-Conference Day
26th - 28th October 2020	Annual FCAWA Conference (includes Agency Manager's Meeting)
27th October 2020	Annual General Meeting
12th - 14th May 2021	Kimberley Forum - Location Broome
21st April 2021	Annual Agency Manager Meeting
30th June 2021	End of Membership Year

Board of Management

FCAWA is governed by an elected Board comprising of professional Financial Counsellors with strategic implementation and management skills and up to three independent members with other skills and is managed on a day to day basis by an Executive Officer.

The Board of Management is elected at an AGM and members and stakeholders are provided notice of the AGM at least 28 days prior to the scheduled date, and also 28 days in the event that there is to be a special resolution. The AGM notice includes; that it is an AGM of the organisation, date, time and venue, whether there will be election and nominations for Board positions and how members can elect and nominate for Board positions (i.e. at the AGM only or by proxy vote). Notice of the AGM is provided through email and post.

A call for nominations for election to current and upcoming vacant Board positions is made at least 28 days prior to the scheduled AGM date, allowing sufficient time to prepare for the election process at the AGM.

The positions that make up the Board are:

- Chairperson
- Vice Chairperson
- Treasurer
- Secretary
- Committee Members

When board positions become available any Accredited Financial Counsellor can apply for a board position that is advertised by the Board and two representatives are then selected by the Board to sit on the Financial Counselling Australia Representative Council.

Please see the FCAWA Constitution for more information on the governance aspect of FCAWA.

Membership Introduction

This document sets out National Standards for Membership and Accreditation for Financial Counselling Associations in Australia.

Financial Counselling is a national profession and the development of national standards is consistent with this.

Membership Requirements

There are three categories of membership **for individuals**;

1. Affiliate
2. Associate
3. Full/accredited

There is one category of membership **for individuals over 18 years (who do not work directly in the field of Financial Counselling) AND for agencies/organisations**:

1. Subscriber

Affiliate (non-voting)

An individual working in the financial counselling sector in a related role

OR

Actively studying for the Diploma of Financial Counselling or has completed the Diploma of Financial Counselling - but is not working as a Financial Counsellor

Associate

Working as a Financial Counsellor AND actively studying for the Diploma of Financial Counselling

OR

Holds the Diploma of Financial Counselling and has not yet had 24 months full-time experience, however, meets the requirements for continuing professional development and supervision.

Accredited or Full Member

Has had 24 months full-time experience working as a Financial Counsellor (including while studying if relevant) AND Holds the Diploma of Financial Counselling AND if working as a Financial Counsellor, meets requirements for continuing professional development and supervision.

OR

If not working as a Financial Counsellor, meets requirements for continuing professional development.

Subscriber

Individuals over 18 (who do not work directly in the field of Financial Counselling) AND for agencies /organisations, who are actively supportive of the aims of the Association; whose interests are not in conflict with the interests of the Association

AND

in the case of organisations, those whose objects and purposes are not inconsistent with those of the Association, as evidenced in the applicant organisation's constitution, rules, memorandum of association or other documents which set out the objects and purposes of the organisation.

All members - Agree to abide by the Australian Financial Counselling Code of Ethical Practice (refer links)

AND agree to abide by relevant State/Territory rules.

PROCESS FLOW – NEW Member /Renewal Applications and Leave of Absence Requests

Applications for New / Renewal Memberships and Leave of Absence Requests

Applications are submitted through the FCAWA website, please use the link provided below and this will take you directly to the application form.

<https://financialcounsellors.org/professional-development/membership/>

The following supporting documents are required (these documents can be uploaded within your application form)

	Application Form	Diploma	Diploma Enrolment	CPD Record	Supervision Record	Job Description	Organisation Aims	Written Request
New Memberships								
Affiliate - Studying	✓		✓					
Affiliate - Not working as a Financial Counsellor	✓	✓						
Affiliate - Related Role	✓					✓		
Associate - Studying	✓		✓	✓	✓			
Associate	✓	✓		✓	✓			
Accredited	✓	✓		✓	✓			
Subscriber (Individual/Organisation)	✓						✓	
Renewal Memberships								
Affiliate	✓							
Associate	✓			✓	✓			
Accredited	✓			✓	✓			
Subscriber (Individual/Organisation)	✓							
Leave of Absence Application								
All membership levels	✓							✓
Renewal of Membership after Leave of Absence								
Affiliate - Studying	✓		✓					
Affiliate - Not working as a Financial Counsellor	✓							
Affiliate - Related Role	✓					✓		
Associate - Studying	✓		✓	✓				
Associate	✓			✓				
Accredited	✓			✓				
Subscriber (Individual/Organisation)	✓						✓	

Once received by the Association, your membership application, leave of absence requests and supporting documents will be presented to the Board for approval at the next monthly Board meeting scheduled.

Once membership has been approved, the Association will forward a copy of your approval letter and membership certificate and full payment of the membership fee will be required.

Payment of Membership is due at the time of application.

Membership Fees

The membership fees are due on application, with all renewal membership applications to be submitted prior to the close of business on the 31st August 2019 and all fees to be paid for by **the 30th September 2020**.

You or your employer can pay your membership fee and an invoice will be issued upon application.

Payment terms of the invoice are within 14 days of submission of your application but no later than the cut-off date for all fees to be paid.

Membership Term	Fee
Full Membership Year	\$220.00

All fees and payments are in \$AUD Accepted Payment Methods are:

[Direct debit to our account:](#)

Financial Counsellors' Association of WA Inc

BSB: 306-089 Account # 3747635

OR

[Credit Card \(Visa/MasterCard\)](#) A secure payment window will open when you click the submit button on the online form via the website.

Level of Membership: Affiliate (Non-voting)

To qualify for this level of membership an applicant must meet the following criteria;

An individual working in the Financial Counselling Sector in a related role

OR

Actively studying for the Diploma of Financial Counselling

OR

Has completed the Diploma of Financial Counselling – but is not working as a Financial Counsellor

Commitment

An Affiliate Member must commit to:

- Uphold the aims of FCAWA.

Benefits of this level of membership

- Access to the National Toolkit website;
- Reduced rates to attend the FCAWA conference;
- May be appointed to represent FCAWA on a policy sub-committee or external committee;
- attend CPD activities provided by FCAWA if relevant and appropriate;
- Receive FCAWA newsletters.

Limits of Affiliate Membership

- No voting rights, and;
- No right to nominate for the FCAWA Board

Level of Membership: Associate

To qualify for this level of membership an applicant must meet the following criteria;

Working as a Financial Counsellor **AND** actively studying for the Diploma of Financial Counselling
OR

Holds the Diploma of Financial Counselling and has not yet had 24 months' full-time experience, does meet the requirements for continuing professional development and supervision.

Commitment

An Associate Member must commit to:

- Agree to abide by the Australian Financial Counselling Code of Ethical Practice (2012);
- Maintain adequate professional development and training as applicable to the level of membership;
- Receive supervision as applicable to the level of membership;
- Uphold the aims of the association.

Professional Development and Training

A Financial Counsellor must complete 20 CPD points per membership year, with a minimum of one session from each of the three learning areas as set out below.

- **Technical** – e.g. content knowledge relevant to legal issues, banking, fines, EDR/IDR, superannuation, hardship, insurance etc.
- **Skills** – e.g. counselling, mental health, communication (written, verbal), interviewing, cultural awareness, suicide prevention/training and negotiation
- **Ethics** – e.g. conflict of interest, boundaries, counselling relationships, cultural awareness, options-client choices; appropriate referrals

Supervision

If working as a Financial Counsellor:

- Employed 0.5 FTE or more – minimum of 10 hours per membership year; or
- Employed less than 0.5 FTE – minimum 6 hours per membership year.

Benefits of this level of membership

- Be issued a National Registration Number and access to the National Toolkit Website;
- Full voting rights;
- Reduced rates to attend the FCAWA conference;
- FREE Professional Development opportunities provided by FCAWA;
- Access to FREE legal casework support from the FCAWA contracted solicitor;
- Access to the secure section of FCAWA's website;
- Right to nominate for a position on the FCAWA Board;
- May be appointed to represent FCAWA on a policy sub-committee or external committee, and;
- Receive FCAWA newsletters.

Level of Membership: Accredited

To qualify for this level of membership an applicant must meet the following criteria

Has had 24 months' full-time experience practicing as a Financial Counsellor or Rural Financial Counsellor **AND** holds the Diploma of Financial Counselling **AND** currently working as a Financial Counsellor and meets the requirements for continuing professional development and supervision.
OR

If not currently working as a Financial Counsellor, meets the requirements for continuing professional development

Commitment

An Accredited Member must commit to:

- Agree to abide by the Australian Financial Counselling Code of Ethical Practice (2012);
- Maintain adequate professional development and training as applicable to the level of membership;
- Receive supervision as applicable to the level of membership;
- Uphold the aims of the association.

Professional Development and Training

A Financial Counsellor must complete 20 CPD points per membership year, with a minimum of one session from each of the three learning areas as set out below.

- **Technical** – e.g. content knowledge relevant to legal issues, banking, fines, EDR/IDR, superannuation, hardship, insurance etc.
- **Skills** – e.g. counselling, mental health, communication (written, verbal), interviewing, cultural awareness, suicide prevention/training and negotiation
- **Ethics** – e.g. conflict of interest, boundaries, counselling relationships, cultural awareness, options - client choices; appropriate referral to other services

Supervision

If working as a Financial Counsellor:

- Employed 0.5 FTE or more – minimum of 10 hours per membership year; or
- Employed less than 0.5 FTE – minimum 6 hours per membership year.

Benefits of this level of membership

- Be issued a National Registration Number and access to the National Toolkit Website;
- Full voting rights;
- Reduced rates to attend the FCAWA conference;
- FREE Professional Development provided by FCAWA;
- Access to FREE legal casework support from the FCAWA contracted solicitor;
- Access to the secure section of FCAWA's website;
- Right to nominate for a position on the FCAWA Board;
- May be appointed to represent FCAWA on a policy sub-committee or external committee;
- Receive FCAWA newsletters.

Please refer to the links page to view the Australian Financial Counselling Code of Ethical Practice

Level of Membership: Subscriber (Individual/Organisation)

Subscriber Membership is open to individuals over 18 (who do not work directly in the field of Financial Counselling) and agencies/organisations:

- (a) Who are actively supportive of the aims of the Association;
- (b) Whose interests are not in conflict with the interests of the Association; and
- (c) In the case of organisations, those whose objects and purposes are not inconsistent with those of the Association, as evidenced in the applicant organisation's constitution, rules, memorandum of association or other documents which set out the objects and purposes of the organisation.

The organisations Manager or Representative must provide a copy of the organisation's own aims to FCAWA.

Benefits of Subscribership

- Right to send one representative to FCAWA conference at a reduced rate
- Invited to attend but are not entitled to vote at General Meetings of the Association
- Receive regular communication updates via bulletins and newsletters
- Participate in sub-committees or external working groups at the invitation of the FCAWA Board

Limits of Subscribership

- Not recognised as members of a relevant Financial Counselling Association for the purposes of ASIC Financial Services Licensing Relief
- Not eligible for election to the FCAWA Board

AGENCY Membership - Inclusion

Employer agencies and Community Legal Services are eligible for this inclusion within this level of membership.

Employer agencies have the opportunity, to participate in the Agency Managers Forum. These forums provide information to agencies on sector development and changes that may have an impact on service delivery and staff. Agencies can exchange ideas and resources and contribute to sector changes and policy and advocacy work that impact on the financial counselling sector.

As a member organisation, you can nominate a representative to attend these meetings and this representative will have access to the secured member's area of the FCAWA website. This person is not recognised as an FCAWA member for the purposes of the ASIC exemption. The representative is simply FCAWA's contact person for your organisation. Access to the members' area of FCAWA's website ensures that your organisation has access to information that is updated regularly in order for financial counsellors to undertake their role with confidence and competence.

Your agency will be able to advertise vacant positions through FCAWA Member agencies may also co-badge media releases, with approval from FCAWA's Executive Officer.

Explanatory Information - Continuing Professional Development (CPD)

Continuing Professional Development (CPD) is the reinforcement or acquisition of skills or knowledge relevant to the workplace.

Application

Applies to Accredited and Associate members.

Amount

A Financial Counsellor must complete 20 points of CPD per annum, with a minimum of one session from each of three categories as set out below.

Three categories

- **Technical** – e.g. content knowledge relevant to legal issues, banking, fines, EDR/IDR, superannuation, hardship, insurance, completion of Statements of Financial Position
- **Skills** – e.g. counselling, mental health, communication (written, verbal), interviewing, cultural awareness, suicide prevention/training and negotiation
- **Ethics** – e.g. conflict of interest, boundaries, counselling relationships, cultural awareness, options-client choices; appropriate referral to other services

CPD TYPE	CPD POINTS
Face to face full day training block	6
Face to face half day training block	3
Preparation and delivery of a training session relevant to the sector	4
Online interactive activities e.g. webinar, eLearning, online modules	1 hour equivalent to 1 point (max 4 points per online activity)
Audio-lecture / podcast/ webinar recording (listen/watch only)	1
Online questionnaires developed by financial counselling associations that test current knowledge	1
Reading article about technical and educative aspects of financial counselling	1 point (max 2 points in a membership year)
Research project contributing to policy work	3
Delivery of a training session relevant to the sector where the material has already been developed	2
Membership of a State/Territory financial counselling association board or FCA Representative Council	2 points maximum
Contribution of an article on a relevant topic to media / newsletter / association material	1
Supervisors only – provision of professional supervision to a financial counsellor	1 point per person supervised (max 4 points)

My Continuing Professional Development

The following pages will assist you to keep track of your continuing professional development.

When recording your CPD activities don't forget to include which learning area the activity covered:

- Technical
- Skills
- Ethics

How many points in total must you gain per membership year?

Accredited and Associate members will be required to comply with the National CPD Standard, which means you must achieve 20 CPD points by 30th June each year, with a minimum of one activity from each of the three learning areas; technical, skills and ethics.

How will compliance be measured?

FCAWA Accredited and Associate membership is dependent upon ongoing compliance with Supervision and Professional Development policies. Accredited and Associate members who do not comply with these policies may have their membership renewal application refused or may be suspended or expelled from membership as outlined in the FCAWA constitution.

FCAWA will conduct a random audit of Accredited and Associate members annually in order to confirm their compliance.

A self-assessment tool for external training you attend is included to assist you in recording the number of points you have allocated. You can also attach supporting documents for auditing purposes. You will be required to submit your CPD and supervision record when you renew your membership as FCAWA will audit a percentage of the membership to ensure compliance.

If you participate in an external Webinar or watch a recorded Webinar you must keep a record and summary of learning outcomes.

FCAWA suggests you keep a portfolio of your records. The sheets included in this section can be photocopied and any supporting documents and evidence of your CPD and Supervision can be attached and kept in your portfolio.

When applying for annual renewal of membership, Accredited and Associate members must provide a signed declaration that they have met the requirements of the National Standards for Supervision and Professional Development.

If you have any questions regarding your requirements, please contact the Membership and Sector Support Officer on (08) 9225 5945 or via [email at sectorsupport@fcawa.org](mailto:email@sectorsupport@fcawa.org)

External Professional Development Self-Assessment Guidelines

What is external professional development?

External Professional Development involves participating in relevant learning activities and reflecting on the value of those activities. Activities should have clear learning outcomes designed to maintain, improve and broaden knowledge, expertise and competence, and develop the personal and professional qualities required throughout professional life of a financial counsellor.

What sorts of external professional development might attract external points?

- Professional Development activities that are relevant to financial counselling casework undertaken by groups of financial counsellors in rural or regional areas;
- Attending a session of Professional Development by another provider that is of direct relevance to the knowledge or skills required for financial counselling.
- Contributing to an FCAWA or working group submission on law, policy or financial counselling practice

What sorts of things don't attract points?

- Attendance at a meeting where no training is delivered. For example, attendance at regular network, working group and regional meetings does not constitute training in the absence of a structured CPD activity delivered in accordance to learning outcomes
- Money Minded Training or other training in financial literacy
- Any exercise in stakeholder relationship management. For example, an agency visit or inter agency meetings
- Any training, event or meeting that is not directly related to the work of a financial counsellor
- Training related to workplace operations and procedures, for example, WH&S

How can you work out how many points are allocated for PD?

Professional development sessions organised or endorsed by FCAWA will be advertised on the Training Calendar and will provide the relevant learning outcomes and number of CPD points allocated.

External points are those gained through participation in external opportunities, for example, in the financial counsellors' place of employment, other relevant conference or special financial counselling interest activity. The activity must have structured learning outcomes and be relevant to the practice of a Financial Counsellor.

How do you record CPD points for external activities?

Use the table on page 12 of the Membership Kit to assist you in working out how many CPD points you will allocate to an external CPD activity. Complete the External Professional Development Self-Assessment Form and send to the Membership and Sector Support Officer via email at sectorsupport@fcawa.org, for confirmation of point allocation.

Professional Supervision Policy

Definition of Supervision

Professional supervision supports the work of a Financial Counsellor. The supervision process provides a forum to discuss casework, clinical aspects of the role and the Counsellor's emotional and psychological wellbeing.

- Professional supervision is an equal relationship founded on mutual trust and respect.
- Line management supervision is a different process to professional supervision.
- Line management is undertaken by a person or persons to whom the Financial Counsellor reports.
- Line management includes oversight of the casework undertaken by the Financial Counsellor as well as ensuring the financial counsellor meets organisational goals and complies with standards.
- Meetings can be face-to-face, by phone or by a secure electronic method.

Supervision

Applies to Associate Members and Accredited Members

Requirement for Supervision

If working as a Financial Counsellor:

- Employed 0.5 FTE or more – minimum of 10 hours per membership year; or
- Employed less than 0.5 FTE – minimum 6 hours per membership year. [Requirements to be a Supervisor](#)

To be a Financial Counselling Supervisor a person must hold the Diploma of Community Services (Financial Counselling) and have:

- Three years FTE financial counselling experience OR
- Other suitable qualifications as approved by a State or Territory Financial Counselling Association.

AND

A Supervisor must also have completed a suitable course in professional supervision acceptable to their State or Territory association.

PLEASE REFER FCAWA PROFESSIONAL SUPERVISION POLICY BOOKLET FOR AN IN-DEPTH LOOK REGARDING, CHECKLISTS, SUPERVISION POLICY AND GUIDELINES

Professional Supervision Policy

https://financialcounsellors.org/wp-content/uploads/2018/09/FCAWA-PROF-Supervision-Policy_final.pdf

6.1 Membership Policy

This policy relates to:	
Standards or other external requirements	The Australian Financial Counselling Code of Ethical Practice; Financial Counselling Australia, Disciplinary Policy and Procedure; Financial Counselling Australia, National Standards for Membership and Accreditation
Legislation or other requirements	Privacy Act 1988; ASIC Financial Services Licensing Relief
Contractual obligations	

6.1.1. Policy

Individual membership of the Financial Counselling Association of Western Australia is open to practising financial counsellors, rural financial counsellors and those working in the associated fields of financial literacy in the not for profit and community legal sectors, including organisations providing services in the social welfare sector.

FCAWA provides four categories of membership with varying levels of eligibility and membership rights as found in the annual membership kit:

- Accredited Membership – full voting rights
- Associate Membership – full voting rights
- Affiliate Membership – non-voting
- Subscriber Membership – non- voting

FCAWA is committed to maintaining and monitoring standards for its members through a clear and transparent process in line with nationally agreed standards. FCAWA provides, coordinates and facilitates a range of benefits for eligible members including legal casework support, continuing professional development, an annual conference, resources and support.

6.1.2. Membership Procedures

6.1.2.1. Application for Membership

New applications can be submitted anytime on the prescribed membership application form to the Membership Support Officer.

Renewal of annual membership must be submitted on the prescribed membership application form by the due date determined by the Board to the Membership Support Officer.

All applications submitted will be considered by the Board at the next proposed Board meeting and accepted or rejected. The Board may delay decision to seek clarity if they require further information to support the application.

The Board will advise the Membership Support officer of their decision to accept, reject or seek further information for the membership applications submitted. The Membership Support officer

will advise the applicant of the outcome of their application in writing, and if approved invoice the applicant the annual membership fee as determined by the Board.

If an approved member has not paid the annual membership fee within the period of 3 months after the due date determined by the Board, the member ceases to be a member on the expiry of that period.

If a member does not lodge a renewal application for membership, all benefits and membership will cease until the member makes application and the Board accepts the application.

An applicant for membership of FCAWA becomes a member when the Board accepts the application; and the applicant pays any membership fees payable to the Association.

Where an employing agency pays the membership fee for a member, that person continues to be a member of FCAWA for the period indicated on their application. Membership is not transferable, and an employing agency is unable to transfer membership of an employee that ceases to be employed by that agency to another worker.

6.1.2.2. Financial Hardship

If a member is in financial hardship and unable to make payment of their membership in full, contact should be made with the Membership Support officer to discuss whether an agreed payment plan can be arranged.

The Board, may at its discretion, waive all or part of the annual subscription for any member, who, in the opinion of the Board, is unable to pay such fees.

6.1.2.3. Leave of Absence

So that financial counsellors remain connected and engaged with the financial counselling profession when taking a temporary period of absence from their role as a financial counsellor an application for leave of absence can be submitted to the Membership Support officer. All leave of absence requests will be considered by the Board and the member will be advised of the outcome.

A financial counsellor who is not working as a financial counsellor can continue with their membership category upon return to a financial counselling role if they fulfil the professional development requirements and are a fully paid member during their leave of absence. Upon return to a financial counselling role a member will be required to undertake 10 hours of supervision for the first year of their return, regardless of the numbers of hours worked.

6.1.2.4. Professional Development and Supervision Requirements

A financial counsellor must complete 20 CPD points per membership year, with a minimum of one session from each of the three learning areas – technical, skills and ethics. If working as a financial counsellor and employed 0.5 FTE or more, a minimum of 10 hours supervision must be received; if employed less than 0.5 FTE a minimum of 6 hours of supervision must be received. Further details can be located in the FCAWA Membership kit and Supervision guidelines.

FCAWA accredited and associate membership is dependent upon ongoing compliance with professional development and supervision requirements. If a renewing member fails to meet these requirements for their level of membership the following process will apply:

1. The renewing member will be notified in writing that they have failed to meet the requirement and asked to check their records in case something has been missed.
2. If requirements are not met, the member will be asked to provide a written plan on how they will make up CPD points and supervision hours over the next 12 months and submit to the Membership Support officer within 28 days. Membership will then go to the Board to be approved.

3. If the member fails to submit their plan within the required 28 days, the Board may decide to suspend a member's membership as per rule 15 of the Constitution.
4. If the member fails to meet their membership requirements and clear the plan within the 12-month period, the Board may decide to suspend or expel a member as per rule 15 of the Constitution.

6.1.2.5. Cessation of Membership

A person ceases to be a member when any of the following takes place:

- For a member who is an individual, the individual dies;
- A member gives written notice of resignation;
- The person is expelled from the Association under rule 15 of the Constitution;
- If a member has not paid the annual membership fee within the period of 3 months after due date.

6.1.2.6. Disciplinary Action

The Board may decide to suspend a member's membership or to expel a member from the Association if, the member contravenes any of the rules of the FCAWA Constitution; or the member acts detrimentally to the interest of the Association.

The procedure set out in Part 4 of the Constitution will be followed.

6.1.2.7. Members usage of Social Media Platforms

FCAWA utilises a suite of social media platforms to encourage information and link-sharing with members and the broader community. Social media posts should be in keeping with the image that FCAWA wishes to present to the public, and posts made through its social media channels should not damage FCAWA or its members reputation in any way.

Freedom of speech is to be encouraged, but if a member's post contains one or more of the following, action will be taken to moderate the offending post:

- Excessive or inappropriate use of swearing
- Defamatory, slanderous or aggressive attacks on FCAWA, members, other individuals, organisations, projects or public figures
- Breach of copyrighted material not within reasonable use, in the public domain, or available under Creative Commons license
- Breach of data protection or privacy laws
- Repetitive advertisements
- Topics which fall outside the realms of interest to members and stakeholders, and which do not appear to be within the context of a legitimate discussion or enquiry.

If a post appears only once:

- The post will be removed as soon as possible
- If possible/appropriate, contact the poster privately to explain why you have removed the post and highlighting FCAWA's posting guidelines.

If a poster continues to post inappropriate content, or if the post can be considered spam:

- The post will be removed as soon as possible
- Ban or block the poster to prevent them from posting again.

6.1.2.8. Legal Advice to Members

FCAWA provides a benefit to Associate and Accredited members by contracting a legal professional to provide legal advice to financial counsellors to enhance the effectiveness of

casework for the benefit of individuals in financial difficulty. There is an expectation that a financial counsellor will clearly specify in their case notes what information has been provided to the lawyer and what advice has been provided by the lawyer.

Legal advice support does not constitute supervision as per the Supervision guidelines.

6.1.3. Documentation

Documents related to this policy	
Related policies	Privacy policy; Grievances, Complaints and Disputes policy; Records Management policy; Social Media policy
Forms, record keeping or other organisational documents	Membership Application form; Membership kit; Supervision Guidelines; FCAWA Constitution

Reviewing and approving this policy		
Frequency	Person responsible	Approval
3 years	Board	Board or Executive Officer

Policy review and version tracking			
Review	Date approved	Approved by	Next review due
1	29/3/19	Board	29/3/22
2			
3			

3.5 Grievances, Complaints and Disputes Policy

This policy relates to:	
Standards or other external requirements	Financial Counselling Australia, Disciplinary Policy and Procedure National Employment Standards
Legislation or other requirements	Federal - Racial Discrimination Act 1975; Sex Discrimination Act 1984; Australian Human Rights Commission Act 1986; Disability Discrimination Act 1992; Privacy Act 1988; Age Discrimination Act 2004; Fair Work Act 2009; Workplace Gender Equality Act 2012; SCHADS Award 2010 WA – Equal Opportunity Act 1984; Occupational Safety and Health Act 1984; Associations Incorporation Act 2015
Contractual obligations	

3.5.1. Policy

FCAWA models its complaints handling system on the principles of fairness, accessibility, responsiveness, efficiency and integration into organisational culture.

People making complaints will be:

- Provided with information about our complaint handling process and how to access it
- Listened to, treated with respect by staff and actively involved in the complaint process where possible and appropriate, and
- Provided with reasons for our decision/s and any options for redress or review.

FCAWA will ensure that our systems to manage complaints are easily understood and accessible to everyone, particularly people who may require assistance. If a person prefers or needs another person or organisation to assist or represent them in the making and/ or resolution of their complaint, we will communicate with them through their representative if this is their wish.

FCAWA will inform people who make complaints to or about us about any internal or external review options available to them (including any relevant Ombudsman or oversight regulatory bodies).

3.5.2. Complaints Handling Procedure

3.5.2.1. External Complaints

FCAWA staff and Board will deal with complaints as follows:

Level 1

FCAWA aims to resolve complaints at the first level, the frontline. Wherever possible staff will be adequately equipped to respond to complaints, including being given appropriate authority, training and supervision.

Level 2

Where this is not possible, it may be decided to escalate the complaint to a more senior officer within our organisation. This second level of complaint handling will provide for the following internal mechanisms:

- Assessment and possible investigation of the complaint and decision/s already made, and/or
- Facilitated resolution (where a person not connected with the complaint reviews the matter and attempts to find an outcome acceptable to the relevant parties).

Level 3

Where a person making a complaint is dissatisfied with the outcome of our review of their complaint, they may seek an external review of our decision.

FCAWA will ensure that complaints are recorded in a systematic manner and we will continually monitor our complaint management system to ensure its effectiveness and continuous improvement.

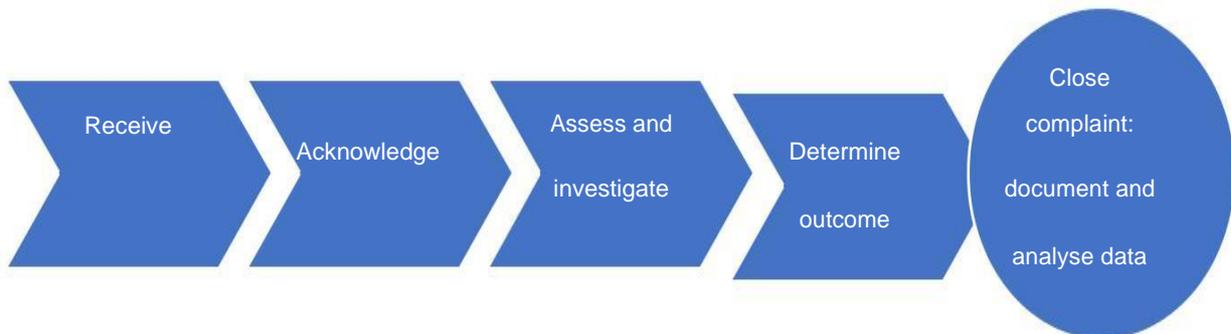
A complaint is an expression of dissatisfaction made to or about us in relation to:

- FCAWA services
- FCAWA members
- FCAWA Staff handling a complaint where a response or resolution is explicitly or implicitly expected or legally required.

A dispute is an unresolved complaint escalated either within or outside of our organisation.

A grievance is a clear, formal written statement by an individual staff member about another staff member or a work-related problem.

When responding to complaints, staff and/or Board members (paid and volunteer) act in accordance with complaint handling procedures as well as any other internal documents providing guidance on the management of complaints. Staff should also consider any relevant legislation and/or regulations when responding to complaints and feedback.



Stage 1 - Receive

Unless the complaint has been resolved at the first level, FCAWA will record the complaint and its supporting information.

The record of the complaint will document:

- Contact information of the person making a complaint and the date received
- Issues raised by the person making a complaint and the outcome/s they want
- Any other relevant information, and
- Any additional support the person making a complaint requires.

Stage 2 - Acknowledge

FCAWA will acknowledge receipt of each complaint promptly directly to the complainant and preferably within 5 working days. When appropriate we may offer an explanation or apology.

Consideration will be given to the most appropriate medium (e.g. email, letter) for communicating with the person making a complaint and we would be guided by the complainant's preferred method of contact.

Stage 3 - Assess and Investigate

Initial assessment

After acknowledging receipt of the complaint, FCAWA will confirm whether the matters raised in the complaint are within FCAWA's control to resolve. FCAWA will also consider the outcome sought by the person or persons making the complaint and, where there is more than one issue raised, determine whether each issue needs to be separately addressed. When determining how a complaint will be managed, FCAWA will consider:

- How serious, complicated or urgent the complaint is
- Whether the complaint raises concerns about people's health and safety
- How the person making the complaint is being affected
- The risks involved if resolution of the complaint is delayed, and
- Whether a resolution requires the involvement of another organisation.

FCAWA will ensure that the person who may be subject of the complaint is not involved in the investigation of that complaint and will ensure there is no conflict of interest.

Investigating the complaint

After assessing the complaint, FCAWA will consider how to manage it and may:

- Give the person making a complaint information or an explanation
- Gather information about the issue, person or area that the complaint is about, or
- Investigate the claims made in the complaint.

FCAWA will keep the person making the complaint up to date on our progress, particularly if there are any delays. FCAWA will also communicate the outcome of the complaint using the most appropriate medium. Which actions FCAWA decide to take will be tailored to each case and consider any statutory requirements.

Stage 4 - Determine Outcome and Provide Reasons for Decision

Following consideration of the complaint and any investigation into the issues raised, FCAWA will contact the person making the complaint and advise them:

- The outcome of the complaint and any action taken
- The reason/s for our decision
- The remedy or resolution/s that FCAWA have proposed or put in place, and
- Any options for review that may be available to the complainant, such as an internal review, external review or appeal.

Stage 5 - Close the Complaint

FCAWA will keep records about:

- How FCAWA managed the complaint
- The outcome/s of the complaint (including whether it or any aspect of it was substantiated, any recommendations made to address problems identified and any decisions made on those recommendations), and;
- Implement any outstanding actions to be followed up
- Analyse and report outcomes to the Executive Officer or Chair.

3.5.2.2. Staff Award Disputes

Dispute resolution in relation to the Social, Community, Home Care and Disability Services Industry Award 2010 (the Award) or the National Employment Standards (NES) will be dealt with in the manner outlined in Clause 9 of the Award.

3.5.2.3. Staff Grievances

Natural Justice is best served if two parties can resolve their dispute without external involvement. As far as possible, the person who has a concern should first discuss the matter with the other party prior to lodging a formal grievance.

If a staff member feels that they are being harassed, bullied or discriminated against, and are not comfortable dealing with the problem themselves, or if attempts to do so have not been successful, the staff member should raise the issue either with their Line Manager or the Executive Officer. The issue may also be raised with a union delegate, if the staff member is a union member.

If a staff member witnesses' unreasonable behaviour they should bring the matter to the attention of their manager as a matter of urgency.

If the matter cannot be resolved informally, the complainant should provide written details of their concerns and the grounds for the grievance to the Executive Officer.

If the grievance concerns the Executive Officer, the complainant should provide written details of their concerns to the Chair of the Board.

The Executive Officer /Chair will:

- Initiate an informal meeting with the complainant to discuss the matter and may request further information which the complainant must provide
- Provide written acknowledgement of the grievance being lodged within seven days of the initial meeting
- Inform the other party that a grievance has been made within seven days of the initial meeting with the complainant
- Interview the other party separately to ascertain further information and to ensure fair process
- If appropriate, call both parties together and mediate for a positive resolution.

Any person involved in a grievance may request an independent witness to support them when attending any meeting with the Executive Officer/Chair. However, this independent person cannot participate in the discussion, and is there for support only.

If the grievance is not resolved within a reasonable time, the Executive Officer/Chair may arrange for an agreed external mediator to meet with involved parties and investigate and help resolve the problem. Possible sources of external mediators include peak organisations such as Relationships Australia and the Equal Opportunities Commission.

Written documents produced as part of the dispute should be held by the Executive Officer/Chair on a confidential file and notes added to the individual personnel file.

In some circumstances, the Executive Officer may be required to inform the Board of Management that a grievance has been lodged.

The outcomes of a formal grievance process may include (but not be limited to):

- A verbal or written apology
- A change in policy or procedure
- Changes in work practices
- Training of workers
- Performance management processes
- Counselling of workers
- Disciplinary action.

Where a grievance cannot be resolved the complainant may formally request conciliation.

Conciliation only occurs if both parties agree to it voluntarily. The role of the conciliator is not to make a formal finding but to assist the parties to reach a mutually agreed resolution. The conciliator will advise the Executive Officer/Chair of the outcome of the conciliation.

Complainants should not instigate grievances that are frivolous or malicious.

3.5.2.4. Complaint made against a Financial Counsellor

As per the FCAWA constitution, in the event of a dispute between members of FCAWA or one or more members of the public and one or more members of FCAWA, the Financial Counselling Australia Disciplinary Policy and Procedure will be followed at the time the complaint is made.

3.5.2.5. Resolving Disputes upon Disciplinary Action of a Member

As per the FCAWA constitution, in the event the Board decide to suspend a member's membership or to expel a member from the Association, the procedure set out in Part 4, Divisions 2,3 and 4 must be followed.

3.5.2.6. Resolving Disputes between Board Members

The Board Dispute Resolution policy is designed to set out the process for resolution of disputes or grievances between Board members that are unable to be resolved through respectful debate in Board meetings. Disputes will be resolved by mediation.

3.5.3. Documentation

Documents related to this policy	
Related policies	Human Resources policy; Performance and Management policy; Equal Opportunity and Discrimination policy; Harassment and Bullying policy; Board Dispute Resolution policy
Forms, record keeping or other organisational documents	Code of Conducts; Annual Performance Review; Incident Report; FCAWA Constitution

Reviewing and approving this policy		
Frequency	Person responsible	Approval
3 years	Executive Officer/Chair	Board

Policy review and version tracking			
Review	Date approved	Approved by	Next review due
1	15 May 2019	Board	15 May 2022
2			
3			

Interaction of the Standards with the Regulatory Framework

There are two types of licence that may apply to the work of Financial Counsellor's.

- An Australian Financial Services Licence if you give advice about financial products. This obligation is imposed by the Corporations Act 2001.
- An Australian Credit Licence if you provide credit services. This obligation is imposed by the National Consumer Credit Protection Act 2009.
- Financial Counselling services are exempt from holding both of these licenses, but the exemptions are subject to strict conditions. Broadly, the exemptions for both licences require that the agency:
 - Does not charge any fees or receive any remuneration arising from the financial counselling service;
 - Does not provide any financial product advice or credit activity outside the exemption;
 - Ensures that its Financial Counsellors have appropriate training and adequate skills and knowledge;
 - Ensures that its Financial Counsellors are a member of, or eligible for membership of, a Financial Counselling Association.

The National Standards are therefore an important link with the exemption from licensing for agencies.

ASIC Corporations (Financial Counselling Agencies) Instrument 2017/792
<https://www.legislation.gov.au/Details/F2017L01244>

My Contacts

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Leanne Bérard	FCAWA – Membership and Sector Support Officer <u>www.financialcounsellors.org/</u> <u>sectorsupport@fcawa.org</u>	(08) 9225 5945
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Ian Macdonald	FCAWA - Solicitor <u>www.financialcounsellors.org/</u> <u>ianmacdonald@westnet.com.au</u>	(08) 9272 3133
Alison Pidgeon	Legal Aid Social Inclusion <u>www.legalaid.wa.gov.au</u> <u>alison.pidgeon@legalaid.wa.gov.au</u>	(08) 9261 6356
Gemma Mitchell	Consumer Credit Legal Service WA <u>http://cclswa.org.au/</u> <u>Gemma.Mitchell@cclswa.org.au</u>	(08) 6336 7020

Additional Resources, Links and References

FCAWA Website

<https://financialcounsellors.org/>

The public can access information regarding financial counselling services in their area, crisis resources and useful links.

Members can access resources, training calendar, legal publications, membership forms and information, past newsletter and publications and sector jobs.

FCA National Toolkit

<https://www.toolkit.org.au>

You must be a member of FCAWA or a state Association to be able to access resources and professional development, such as Case Administration, Casework Resources, Hardship Contacts and the Learning Management System

Policies, Procedures & Standards

National Standards for Membership and Accreditation

<https://financialcounsellors.org/wp-content/uploads/2020/06/National-Standards-March-2020.pdf>

Professional Supervision Policy

https://financialcounsellors.org/wp-content/uploads/2018/09/FCAWA-PROF-Supervision-Policy_final.pdf

Disciplinary Process: Policy and Procedures

<https://financialcounsellors.org/wp-content/uploads/2018/10/Disciplinary-Process-Policy-and-Procedures-2017-Sept.pdf>

ASIC Corporations (Financial Counselling Agencies) Instrument 2017/792

<https://www.legislation.gov.au/Details/F2017L01244>

Code of Ethical Practice

<https://financialcounsellors.org/wp-content/uploads/2018/10/Code-of-Ethical-Practice.pdf>

Quality Standards for agencies employing financial counsellors

<https://financialcounsellors.org/wp-content/uploads/2018/09/Quality-Standards-for-Agencies-Employing-Financial-Counsellors-2016.pdf>

Useful Links

Financial Counsellor's Association of Western Australia
<http://www.financialcounsellors.org/>

Financial Counselling Australia
<http://www.financialcounsellingaustralia.org.au/Home>

National Toolkit
<http://toolkit.org.au>

Australian Securities & Investments Commission
<http://asic.gov.au/>

Money Smart
<http://www.moneysmart.gov.au>

Australian Government Department of Human Services
<http://www.humanservices.gov.au/customer/subjects/managing-your-money>

Telecommunications Industry Ombudsman
<http://www.tio.com.au/>

Australian Financial Complaints Authority
<https://www.afca.org.au/>

Australian Financial Security Authority
<https://www.afsa.gov.au>

Legal Aid
<http://www.legalaid.wa.gov.au>

Forms

- My Continuing Professional Development Record
- External Professional Development Self-Assessment Form
- My Supervision
- Group Supervision Attendance Record
- Supervision - Is mine OK?
- Group Supervision - Are we OK?
- Supervisor - Tick the Box

Thank You

The Association would like to thank our existing members for your continued support and valuable contribution to the sector and invite you to renew your membership for the new membership year. We welcome new members and look forward to meeting you in the new membership year.

Join us in changing the lives of vulnerable Western Australians

Advocacy. News. Tools. Support. As a member of the FCAWA network, you have access to a host of resources, all designed to help you support more people in stepping out of debt and into a future free of financial stress. Visit www.financialcounsellors.org/professional_development/membership to find out more about becoming a member and to access the above forms.