

## Financial Rights Legal Centre

Financial Rights Legal Centre community legal centre that specialises in helping consumers understand and enforce their financial rights in relation to consumer credit, banking, insurance, debt recovery and related issues. It is the only such Centre in NSW, and it has a particular focus on issues that affect low income and disadvantaged consumers. We provide free and independent financial counselling, referral, legal advice and casework to individuals about a broad range of financial services and we advocate for law reform and regulation that benefits consumers in these areas.

### Purpose & Objectives

To help alleviate poverty, disadvantage, and financial exclusion by:

- (1) Assisting consumers of financial services (including but not limited to consumer credit, banking, insurance and debtor advisory services) particularly disadvantaged consumers, to effectively assert their legal rights and protect their legitimate interests;
- (2) Educating, counselling and advocating for members of the public, particularly people facing economic disadvantage and financial exclusion, in relation to managing their personal finances and asserting their rights in relation to income and access to affordable essential services;
- (3) Achieving positive financial outcomes and, where appropriate, redress for individual clients of the Centre through, financial counselling, legal advice, legal representation and other complementary activities;
- (4) Promoting better consumer understanding of financial system laws, regulation, policies and industry practices and informing public debate in relation to consumer protection policy; and
- (5) Promoting reforms in law, regulation, government policy and industry practice that will help create a fairer and safer marketplace for consumers of financial services, particularly disadvantaged consumers, and promote financial inclusion.