

## **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, debt collectors and debt management firms) 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;
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; and
6. Promoting equity of access to services and being responsive to the community, users of the Centre and stakeholders.