Annual Report
2025

Financial Rights
LEGAL CENTRE

About us

The Financial Rights Legal Centre is a community legal centre which specialises in helping people understand and enforce their financial rights in relation to consumer credit, banking, insurance and debt recovery. We focus particularly on assisting low-income, marginalised or disadvantaged consumers who need help to solve complex problems and gain greater financial freedom.

We also use our experience helping individuals to argue for improved consumer protection laws and a fairer marketplace.

What we do

- Provide advice and advocacy for people in financial stress.
- Provide high quality legal and financial counselling services.
- Promote access to justice.
- Advocate for a fair and equitable financial services sector and improved financial wellbeing.
- Support our people and our planet.

Our values

Courage

This value emphasises the importance of embodying courage by fearlessly advocating for justice and equity, championing the rights of our clients and communities. We engage in honest and courageous conversations, embrace growth and take responsibility for our actions.

Kindness

This value underscores the importance of empathy, respect, and compassion in every interaction. By practising active listening, embracing diversity, and showing genuine care, we foster a supportive environment where understanding and collaboration flourish, creating meaningful connections that positively impact lives.

Stronger Together

This value encourages us to respect different viewpoints and recognise that we are more effective when we work together. By supporting each other's growth, collaborating towards common goals, and taking responsibility for our actions, we cultivate a culture of honesty, transparency, and mutual respect.

Financial Rights Legal Centre acknowledges all Traditional Owners of Country across Australia and particularly the Gadigal people of the Eora nation, on whose land the Financial Rights Legal Centre's office is located. We pay our respects to cultures, and to Elders past, present and emerging and recognise their connection to lands, waters and communities.

Contents

At a glance

19,104
Total contacts for free legal advice or financial counselling

19,875
Total number of services provided

14,686
Contacts about credit and debt (phone and email)

4,418
Contacts about insurance

2,521
Calls answered through Mob Strong Debt Help

395
Calls answered through disaster priority line

3,071
Services initiated by live chat

831
Services to people impacted by family violence

3,252
Referrals to face-to-face financial counsellors (215 warm referrals)

621
Tasks (475 credit and debt, 146 insurance)

261
Cases opened

242
Cases closed

297k
Unique website users

38
Policy submissions

137
Media mentions

34
Community education

Chair report

I want to acknowledge the dedication of Karen Cox, who announced earlier in the year her intention to hand over to a new CEO after 25 years with Financial Rights.

Karen has been a pillar of the consumer movement for decades, championing not just the rights of consumers to get a fair outcome in disputes, but making financial services fairer and safer for all Australians. Under her stewardship, Financial Rights has grown from a small specialist centre of under 10 employees to the multi-service organisation it is today, that provides much needed supports to consumers in NSW and nationally.

While the incoming CEO Jodie Rollason will have big shoes to fill, she will be fortunate to take over a strong organisation with clear purpose. As Chair of the Board, I am excited about working alongside Jodie to steward the organisation through its next chapter.

This year saw significant internal reform at Financial Rights, as we upgraded our client management system to ActionStep. Embedding new systems and processes while continuing to provide the high-quality services we are known for was no small feat. Importantly, we also developed and embedded a new set of organisational values: Courage; Kindness; and Stronger Together.

Mob Strong Debt Help has continued to expand its team size and has begun the journey to becoming an independent organisation, with the intention of becoming a First Nations led and staffed organisation.

As in previous years, the Financial Rights team achieved some incredible outcomes for consumers. We saved or returned over $2 million for clients we represented. Many of our systemic advocacy achievements were the culmination of many years of work, including: reform of the Centrepay system; the regulation of Buy Now Pay Later products under the credit law: and improvements to hardship rights for NSW unit owners who are struggling with their body corporate fees. Financial Rights also led the consumer submission to the review of the Credit Reporting Framework, welcomed an improved Credit Reporting Code of Conduct and published a desktop review in relation to Life Insurers' Family Violence Policies.

In this period the Insurance Council of Australia (ICA) committed to lifting its game in the light of extensive recommendations from the Flood Inquiry and their own independent Code Review. We contributed significantly to both review processes and continue to work with the Government and the ICA through the Consumer Advisory Council to see through much-needed improvements for consumers as we face into the prospect of increasing frequency and intensity of extreme weather events fuelled by our changing climate. It was therefore very timely that we learned in June 2025 that our application for ongoing increased funding for the Insurance Law Service was successful.

As always, we will continue to pursue individual redress for our clients while also pursing systemic reform where consumer protection needs strengthening.

Natalie Pozdeev
Chair

Activities

Advice, information and referral

A large part of the work of Financial Rights is to provide information and advice to the public, financial counsellors and other caseworkers in our areas of expertise. We provide advice, information and referrals through five advice lines. This allows us to give people vital information when they need it, to solve their money related problems, to gather intelligence about the consumer experience with money related products and services, and to identify those people most in need of further assistance.

Total information services:

8,129

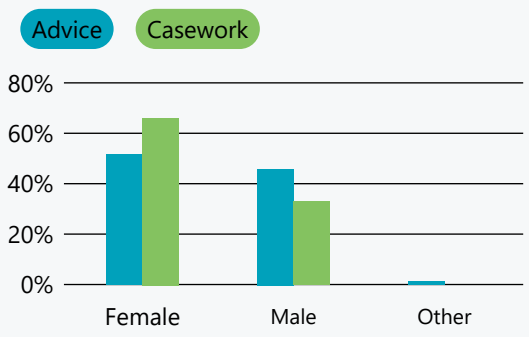
Total advice services:

10,975

Top languages spoken at home other than English:

Arabic
Vietnamese
Mandarin
Hindi
Spanish

Demographics | Gender



Task and casework

From our extensive consumer contacts we identify the people who most need further assistance. In many cases this will mean providing task assistance where we lodge a complaint, or draft submissions for the client to send or contact a creditor or the court to get further information. In a smaller number of cases we will provide representation by a solicitor, financial counsellor or both. We also identify cases to pursue in the public interest.

Tasks:

621

(475 Credit and Debt, 146 Insurance)

Legal casework opened:

134

(98 Credit and Debt, 36 Insurance)

Legal casework closed:

140

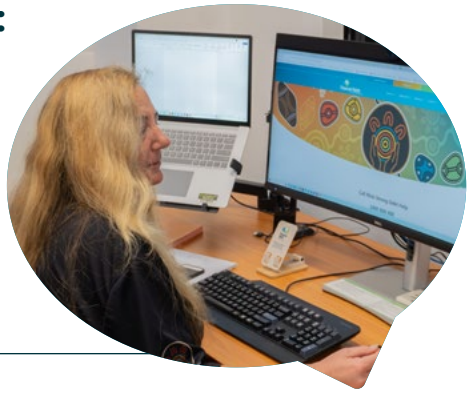
(103 Credit and Debt, 37 Insurance)

Financial counselling casework opened:

127

Financial counselling casework closed:

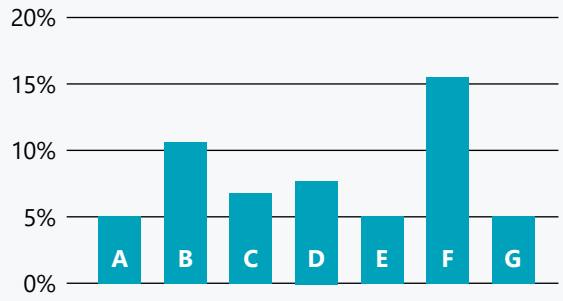
102



Prioritising people experiencing vulnerability

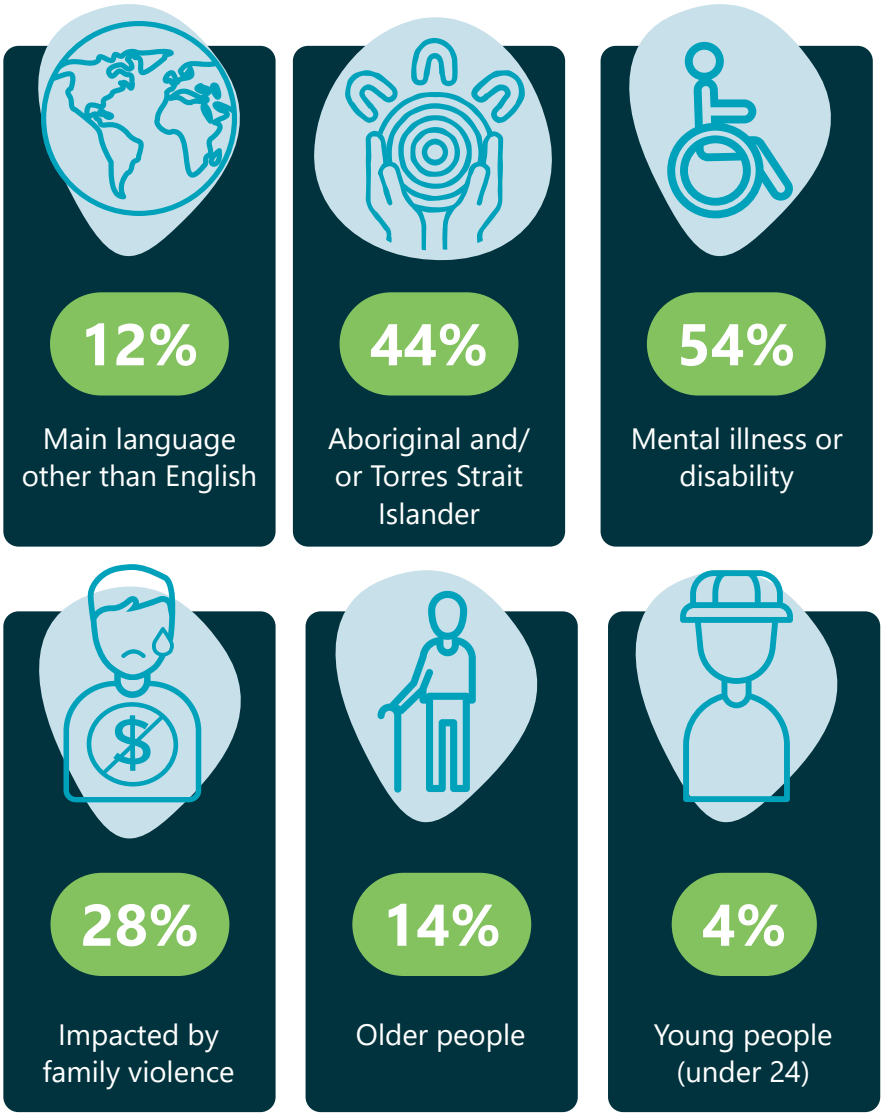
Clients in vulnerable circumstances and/or **those who would struggle to self-advocate are given priority for casework assistance**, creating a quite different demographic profile to callers overall.

Advice | People experiencing vulnerability



A. Main language other than English
B. Aboriginal and/or Torres Strait Islander
C. Regional or remote
D. Mental illness or disability
E. Impacted by family violence
F. Older people (over 65)
G. Young people (under 24)

Casework | Priority groups



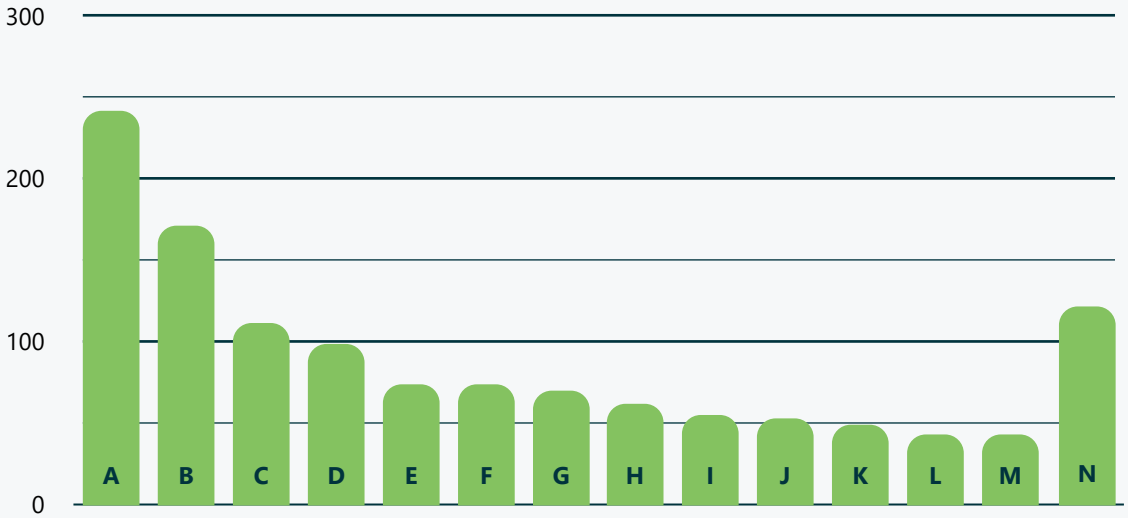
Policy

Our policy and campaign work integrates with our hotline advice and casework, both from our financial counsellors and our solicitors. We aim to identify systemic issues that contribute to financial hardship and consumer detriment, and then develop law reform, advocacy and educational responses.

Policy highlights

- **38** submissions to government, regulator and industry reviews
- **124** consultations participated in
- **101** contributions to policy fora
- **3** appearances before Parliament
- **19** policy conference presentations or panel appearances
- **2** policy research publications released

Policy activities



A. First Nations
B. General Insurance Claims handling
C. Centrepay
D. Superannuation
E. Pricing Transparency in General Insurance
F. Strata Hardship
G. Data and Privacy
H. ACBF/Youpla
I. Closing the Gap - Transforming Government
J. Credit Reporting
K. Economic Abuse
L. Bankruptcy
M. Life Insurance
N. Other

Media and communications

Media mentions
137

Media releases
20

Top media issues

Financial Rights

Insurance pricing transparency and affordability

Extreme weather and claims handling

Strata

Mob Strong

Remote prices

Superannuation and life insurance

Telecommunications

Website

The Financial Rights website launched in March 2023. From launch until the end of June 2025 **more than half a million unique users** engaged in nearly a million sessions.

In the 2025 financial year:

Total unique users	Sessions	Page views
297,044	419,897	694,428

Our website hosts a variety of tools to enable those capable of self-advocacy to benefit from our services without the need to engage in a phone call.

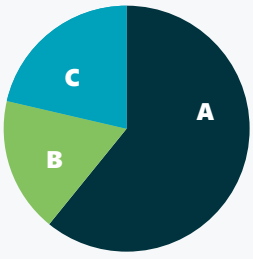
Total unique users per website tool

MVA problem solver	Debt problem solver	Sample letter generator	Bankruptcy toolkit	Fact sheets
22,947	2,358	13,657	1,781	223,529

Community legal education

Another busy year in which we delivered 34 CLE training sessions for professional caseworkers, mostly solicitors and financial counsellors. Our staff went to 2 community events attended by the general public and students. We spoke at 3 conferences and covered insurance topics from extreme weather to motor vehicle accidents; and credit and debt topics like buy now pay later and bankruptcy.

CLE attendees per topic



A. Credit & Debt	1563
B. Insurance	457
C. Credit, Debt and Insurance	549
Total	**2,569**

The flow of information and the content of the presentation. Julia is amazing at what she does, she was very clear and concise.

FRLC webinars are always clear and well presented.

Your presentations are always excellent, and it's always appreciated that you send a copy of the slides ahead.

Top 5 financial product types people wanted credit and debt advice about

1. **Credit card**
2. **Home loan**
3. **Personal loan**
4. **Motor vehicle loan**
5. **Tax**

Top 5 financial product types people sought insurance advice about

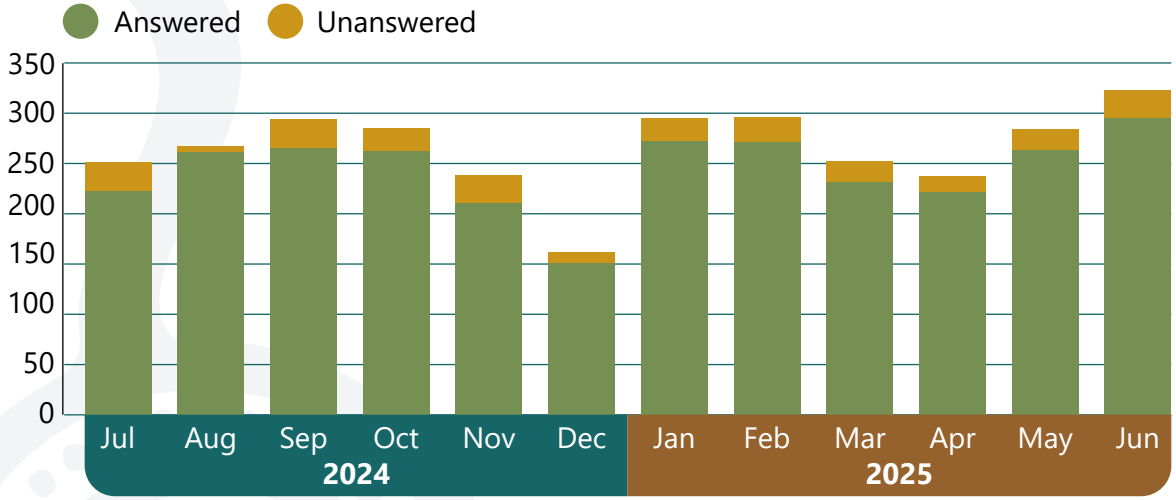
1. **Comprehensive car insurance**
2. **Home building insurance**
3. **Uninsured**
4. **Home contents**
5. **Funeral**

Mob Strong activities

The Mob Strong Debt Help financial counselling and legal advice line is a freecall 1800 number available throughout Australia. We get calls from First Nations consumers as well as First Nations financial counsellors seeking a culturally safe place to ask questions from an identified worker.

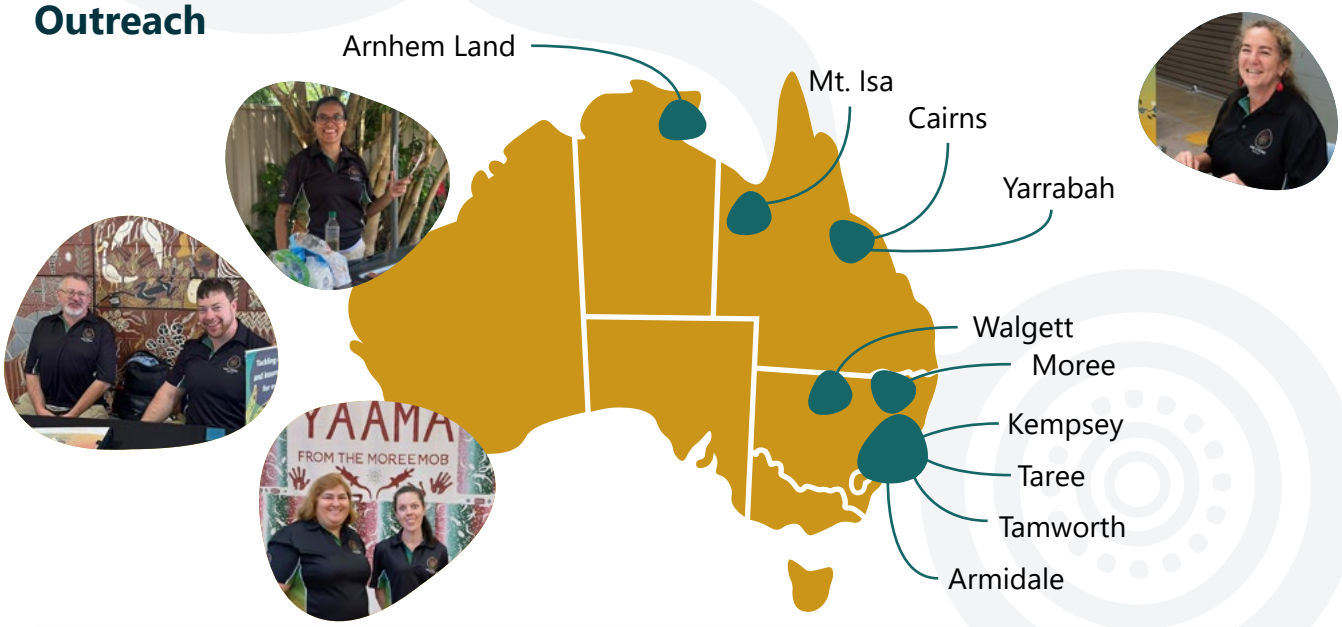
Calls averaged **over 250 per month**. Answer rates have remained strong and staff endeavour to return all voicemails within a reasonable time period.

Calls to Mob Strong split by answered and unanswered

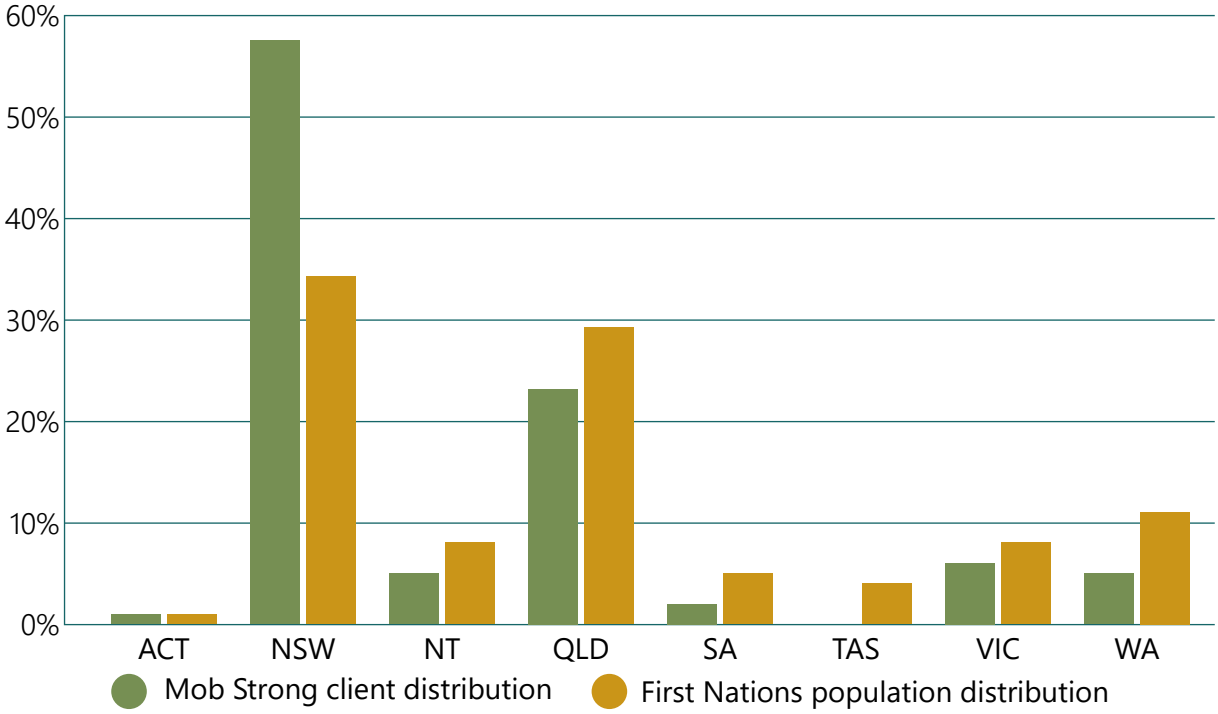


Service type	FY24	FY25
Information	134	559
Discrete Non-Legal Support Service	448	1028
Legal Advice	150	150
Task	43	222
Financial Counselling casework	38	67
Legal casework	14	4

Outreach



Geographic Distribution: First Nations populations and Mob Strong clients



Top 10 issues

These top 10 issues accounted for 63% of all services provided by Mob Strong.

22%
Funeral insurance

16%
Motor vehicle loan

12%
Telco debt

11%
Energy debt

10%
Personal loan

7%
Small amount credit contract (SACC)

6%
Low cost credit contract (BNPL/ LCCC)

6%
Rent/tenancy related debt

5%
Home loan/ mortgage

5%
Credit card

Outcomes

Information and advice

It is not always easy to track the outcomes of our lighter touch services like information and advice but they make up a large part of what we do. These services play a very important role in amplifying the impact of our casework by sharing the expertise we have gained with a larger number of Australians, who can use that information to solve their own problems.

Advice survey responses

Testimonials

94%

found our advice 'helpful' or 'very helpful'

60%

said they have taken action based on our advice, and another **36%** say they haven't taken action yet but intend to

97%

say our advice is practical and they think they will be able to act on it

"The financial advisor on the phone with me was excellent. She was empathetic, thoughtful, solutions focused and I felt like she genuinely cared for me as a client."

*"**Maree** was a very patient good listener provided relevant advice and explained in plain language reasons & process."*

"I was spoken to with caring and politeness. I was given useful information to contact further help to succeed with my mission. The advice given gave me a successful result so far."

*"I really felt like **Eugenia** took the time to fully understand the many complex elements of my case, and treated me with both patience and kindness at every point. Thank you so much with all my heart!"*

*"**Destiny** was extremely knowledgeable in her field. She was quick to understand the issues at hand and could help me with excellent advice."*

Key casework outcomes

An important part of our work is providing casework representation for vulnerable clients.

These are matters where we are on the record representing a client on an ongoing basis as their legal practitioner or financial counsellor. While we only have capacity to take on a small number of callers as casework clients, what we learn from our casework we use to advise many more people over the hotlines and do systemic law reform work.

$2,032,412

saved or recouped for clients

Client debts waived (credit, debt and insurance)	$1,521,378
Compensation paid to clients (credit and debt)	$204,336
Refunded to clients (credit and debt)	$116,424
Insurance claims paid to clients	$100,596
Insurance premiums refunded to clients	$50,146
Ex gratia payments or compensation (insurance)	$39,532

Other case outcomes	Count
Repayment plan/variation or garnishee reduced/removed	36
Court proceedings discontinued	9
Credit report listing amended/removed	21
Saved asset (car, house, other goods)	28
Extension of time to sell asset (house, car)	9

Rory's story

Rory is a single parent living in regional NSW. He made the difficult decision to close a failing business and file for personal bankruptcy. His car was repossessed unlawfully by a lender, not covered by the National Consumer Credit Protection Act. The only mechanism to recover the car, was to commence court action in the Local Court. We assisted in engaging with the creditor and looking at how we might recover the car and pursue any entitlement to damages. We were able to successfully negotiate the return of the car and compensation without needing to go to Court.

AS841

*"The financial counsellor **Sam** has been amazing and so helpful! I called up very distressed and I explained my situation. Sam advised me of the process and helped me a lot by advising me of my options and that she can definitely help me as well as take my financial stress and worries away. I highly recommend Mob Strong for anyone who is experiencing financial stress and doesn't know who to turn to. It's very rare that you get an amazing service and you feel heard and understood as well as knowing that you're in the right hands."*

Shelley's story

Shelley is a 65 year-old self-employed woman in regional NSW. She is a part owner of a rural block with relatives. Her family member, probably in the early stages of dementia, filed for bankruptcy 10 years ago. 7 years after the bankruptcy ended a private trustee contacted her demanding a very large sum, representing the interest vested in the trustee from the property and threatened to commence court proceedings to recover it. We intervened and negotiated for further time as we sought an independent valuer. In our view the property value was misunderstood by the trustee as it was flood prone and uninhabitable. Eventually, prior to the appointment of a valuer, the trustee agreed to our client paying ¼ of the original demand which she was able to borrow from a friend.

AS1153

"This service is such an amazing service provided to the community for people who are looking to understand what options they have available. Kudos to the centre and the entire team."

*"**Joanna** was really helpful and provided an individualised advice, offering extra information tailored to my current circumstances."*

*"I am so grateful and thankful for this service you offer. Thank you also to **Claudia** who has impeccable communication skills. Thank you so much."*

*"Thanks so much, you provide a wonderful service ... also, I must make mention of how impressed I was with your representative **Francesco**. A very caring and easy to understand man with great empathy."*

*"**Samantha** was clear and concise with me and the ATO representative - as well as genuine and supportive of me. I ended the call with a clear sense of next steps."*

Policy and law reform outcomes

Financial Rights had a packed policy agenda this year. A standout achievement has been the tabling of new laws to treat Buy Now Pay Later for what it really is: credit.

Buy Now Pay Later now regulated as credit

After years of campaigning from Financial Rights and other consumer groups, Buy Now Pay Later (BNPL) providers are now regulated as credit. As of June 2025 they are deemed Low Cost Credit Contracts (LCCCs) and must follow similar laws as companies that provide other forms of credit, like credit cards under the National Consumer Credit Protection Act 2009 (NCCP Act).

This has introduced a series of guardrails including the right to ask for financial hardship assistance, responsible lending obligations, a requirement to be a member of the Australian Financial Complaints Authority (AFCA) and caps on the fees that they can charge.

This is an important victory to protect consumers who have taken up these products in large numbers – many of whom have found themselves in debt spirals.

General insurers face the music

Following intense pressure on the general insurance sector to raise their claims handling standards, the Insurance Council of Australia has publicly committed to lifting standards via strengthened code commitments in line with over 100 recommendations of the Independent Code Review and the Parliamentary Inquiry into Handling of the 2022 Floods. They have also publicly committed to making the code a term of the contract – meaning that the promises made under a new code will be enforceable by consumers – something that has not been the case under the current code arrangements. While we have yet to see the fruits of our advocacy through a re-drafted and approved General Insurance Code of Practice – this work will be ongoing in the coming financial year.

Improvements to Credit Reporting

Financial Rights has long spear-headed the consumer movement's engagement with the credit reporting regime – an oft-forgotten part of the financial services industry that can have profound impacts on our financial lives. We work hard to ensure that the design of this mandatory regime is fairer for consumers. Our most recent contribution has been garnering significant improvements to the Credit Reporting Code including introducing a free alert system for victims of fraud, allowing multiple corrections in one request, and easier corrections processes for victim-survivors of financial abuse. We also continue to advocate for significant changes to the credit reporting regime – much of which has been supported by the Independent Review released this financial year. Financial Rights will be engaging with the government to implement as many of these recommendations as possible.

Life insurers address financial abuse concerns

In 2024 Financial Rights released research into life insurers' approach to family violence policies as required under their Code of Practice. This research found that only a little under half the subscribers had policies that addressed the requirements of a family violence policy under their guidance document. Following this, we contributed to the Council of Australian Life Insurers review of their guidance which now represents industry-wide best practice.

While having a best practice guidance is one thing, implementing and meeting the expectations outlined in that document is another. Financial Rights will continue to monitor life insurers' approach to this critical area.

Consumer sector collaborations

Speaking as a single voice with our consumer sector colleagues helps Financial Rights increase our impact. Where we share common views, Financial Rights will lead or support submissions prepared jointly with our allies on issues impacting our clients or in the public interest. Issues where we have undertaken a joint advocacy approach this year include:

- The Independent General Insurance Code Reviews
- Review of Australia's Credit Reporting Framework
- AFCA Approach to Family Violence; Duty to Not Make a Misrepresentation and Superannuation
- The Scams Prevention Framework
- Australia's credit reporting framework
- Strata law reform in NSW
- Compensation Scheme of Last Resort
- Insurance Broker Code of Practice Review
- Consumer Data Right.

Financial Counselling in focus

Our financial counselling team not only achieves amazing results for their clients, they provide vital assistance on legal casework files working in collaboration with our legal team. In addition to running 64 casework files of their own, they collaborated with our lawyers on additional files to optimise results and produce sustainable outcomes for clients.

This year our financial counsellors got over $662,351 in debts waived for their clients. The outcomes they have achieved for their very vulnerable clients have been nothing short of life changing.

Merle's story

Merle is a First Nations woman subject to suspected elder abuse in a debt spiral. Our lawyer worked with an inhouse financial counsellor to represent her with multiple creditors to achieve refunds and settle other debts on a reduced lump sum basis. Overall, we assisted in getting $35,000 debt released and refunds or compensation of $15,000, which she used to clear any debts she had outstanding. When we closed her file she was debt free and getting assistance from another service to transition to a suitable pension.

AS688

Top 5 product types in financial counselling casework

1

Personal loans

2

Credit Cards

3

Telecommunications

4

Motor vehicle loan

5

Buy Now Pay Later

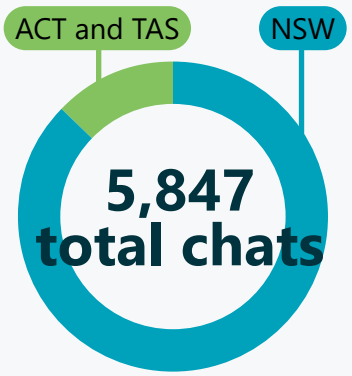
National Debt Helpline

Live chat

From July 2022 we have been working in partnership with Care ACT to operate the live chat 5 days per week, from 9am until 8pm, for residents of NSW, ACT and Tasmania.

NATIONAL DEBT HELPLINE
1800 007 007
ndh.org.au

All chats assigned to ACT, TAS and NSW



Chat received 5,847 contacts, some of which are out of hours. We were able to respond to 2,510.

Mike's story

Mike is a disability support pensioner with a range of debilitating psychological conditions. Whilst untreated for many of these conditions he engaged in problem gambling racking up over $50,000 in debt. Before he came to us, he had lodged in the Australian Financial Complaints Authority seeking those debts be waived and was advised by the case manager to seek assistance from us. Our financial counsellor successfully advocated outside of AFCA for the financial firms to waive the debts, an outcome he was not going to achieve through the complaints process and we were able to connect him to further supports as he rebuilt his life whilst seeking treatment.

AS356

Top issues collected from chats

1 Housing including mortgages, rent, strata and council rates

2 Credit cards

3 Personal loans

4 Car loans

5 Emergency relief

Celebrating 25 years

With joy and sadness Financial Rights says goodbye to its longstanding CEO, Karen Cox.

Karen Cox joined what was then called the Consumer Credit Legal Centre NSW over 25 years ago. Since then, Karen has been a pillar of the consumer movement, championing not just the rights of consumers to get a fair outcome in disputes but making financial services fairer and safer for all Australians.

Under her leadership, Financial Rights has grown from a small specialist centre of under 10 employees to a multi-service organisation that provides much needed support to consumers in NSW and nationally.

Among Ms Cox's most significant achievements was advocating for the elevation of credit regulation to the national level, bringing disparate and uneven state-based regimes to a level playing field.

Ms Cox oversaw the expansion of services offered at Financial Rights, including the integration of legal assistance and financial counselling, the development of a national Insurance Law Service and formation of the national Mob Strong Debt Help service for First Nations consumers.

Karen was instrumental in the campaign for responsible lending obligations and a maximum interest rate for consumer lending, contributed to major improvements in consumer protection in personal insolvency and credit reporting, and pioneered a bankruptcy toolkit for lawyers and financial counsellors to get up to date advice to provide people facing the prospect of bankruptcy.

Ms Cox said:

"After 25 years, it is time for me to start a new chapter. My time here at Financial Rights has meant a lot to me and I am very proud of how much we have achieved together. My successor will be taking charge of an organisation full of talented, passionate and committed people, who are ready to carry on our important work."

Chair Natalie Pozdeev thanked Ms Cox for her significant contribution not just to Financial Rights, but for her leadership in the broader consumer movement.

"Few people will forget Karen's evidence as first witness to the Royal Commission into Misconduct in the Banking, Superannuation and Financial Services Industry, where she detailed the systemic misconduct endemic at the time, and the harm being sustained by Financial Rights' clients".


Photo by James Horan

Mob Strong outcomes

Dana's story

Dana called Mob Strong with multiple debts being chased up by a debt collector. Our financial counsellor identified that irresponsible lending was a factor for one of the debts, and was able to negotiate with the creditor to have a significant reduction in the amount owed.

The financial counsellor negotiated with the debt collector for hardship arrangements and compassionate waivers for the other debts. The financial counsellor also identified mis-selling by Dana's telecommunications company and was able to negotiate with them for a payment to be made to the client.

Dana could then get their life back on track.

AS1116

Walter's story

Walter, an Aboriginal client living in a remote community, leased a car from a finance company. The sign up process was very rushed and the company misrepresented how the contract would work. Walter then experienced significant hardship and defaulted on the payments, but there was a dispute with the finance company about how to resolve it. Our lawyer made a detailed AFCA complaint.

During AFCA's consideration of the issues, the finance company agreed to waive the arrears on compassionate grounds and handed over ownership of the car. The client could then move on from this difficult part of their life.

AS22

Alex's story

Alex was being harassed by multiple calls from their telecommunications company (telco) over a debt. They owed money for extra phone charges which were not disclosed to them. Our financial counsellor negotiated with the telco for remediation of their mis-selling practices and the telco agreed to make a remediation payment and waive the debt.

The Mob Strong financial counsellor also identified that Alex may be eligible for a Youpla Support Program payment. Our financial counsellor discussed this with Alex and organised a conference call with Services Australia so that Services Australia could assess eligibility.

AS57058

Mob Strong's impact through systemic reform

Members of the Mob Strong Debt Help team regularly meet with regulators to provide input about issues facing First Nations consumers. Some of the working groups they are members of include:

- Australian Banking Association - Consumer Outcomes Group
- ASIC - Consumer Consultative Panel
- ASIC - Indigenous Advisory Group
- AFSA - Consumer Consultative Panel
- Services Australia - Centrepay Reform Peak Advisory Reference Group Meeting
- Indigenous Super Working Group
- National Lemon Car Working Group
- CLCNSW Aboriginal Advisory Group

Mob Strong has also had a direct impact on systemic reforms with a focus on Closing the Gap Priority Reform 3. This year we've seen outcomes in key policy areas:

Centrepay

Our advocacy led to critical reforms in the Centrelink payments platform called Centrepay, transforming it from a system that enabled financial abuse into one now guided by stronger compliance, complaints handling, and a customer-centric approach. This transformative change has also led to a blueprint being developed by Services Australia and shared with government on working productively with consumer advocates.

Superannuation, financial services and identification

In partnership with Super Consumers Australia and Impact Economics, we contributed to the development of a groundbreaking report on superannuation inequity, exposing systemic barriers for First Nations consumers, calling for legislative change to superannuation laws. The report has been well received by regulators and Federal Government departments and will be instrumental to future law reform.

Banking

We advocated for improved banking options for our First Nations communities, addressing challenges such as ID requirements and access to services. This has resulted in a commitment to more holistic and better planned connections with remote communities when banks visit, as well as better delivery by the banks of culturally informed banking services.

Centrepay

This year Financial Rights won a reform campaign after more than a decade of advocacy. This was an important outcome which will reduce harm to thousands of vulnerable consumers.

What is Centrepay and why did it need reforms?

Centrepay is a free, voluntary bill-paying service for Centrelink customers

- Over 600,000 Australians use Centrepay
- Goods and services available from 10,000 businesses
- Annually, well over $2 billion in transactions
- Nearly 80% of deductions for accommodation and utilities

Concerns were raised by Financial Rights from early 2010s

- Exploitative and predatory practices
- Overcharging customers for household goods
- Thousands of dollars in credit not being returned
- Unaffordable credit arrangements
- Customers left with not enough income to pay for essentials

After more than ten years of advocacy we finally achieved real reform to Centrepay

Financial Rights and Mob Strong led a united and coordinated joint advocacy campaign which included letters to Ministers, lots of public pressure through media, and mountains of evidence of harm from our and other services' clients.

The campaign, through Mob Strong's leadership, had a big focus on First Nations Centrepay users. Advocates from around the country were able to get strong support from the Minister and the CEO of Services Australia. Putting our calls for change into practice took a **huge** time commitment from advocates, but our consultation efforts with government were very effective.

What changes have been made to Centrepay?

- **Removing consumer leases**
- Removing other high-risk business categories
- Mandatory target amounts & end dates for deductions
- Additional conditions on higher risk categories
- Recognition of our leadership and dedication to these reforms
- A much stronger compliance framework and culture
- New systems that make it easier for customers to receive refunds, set up and manage deductions and make complaints

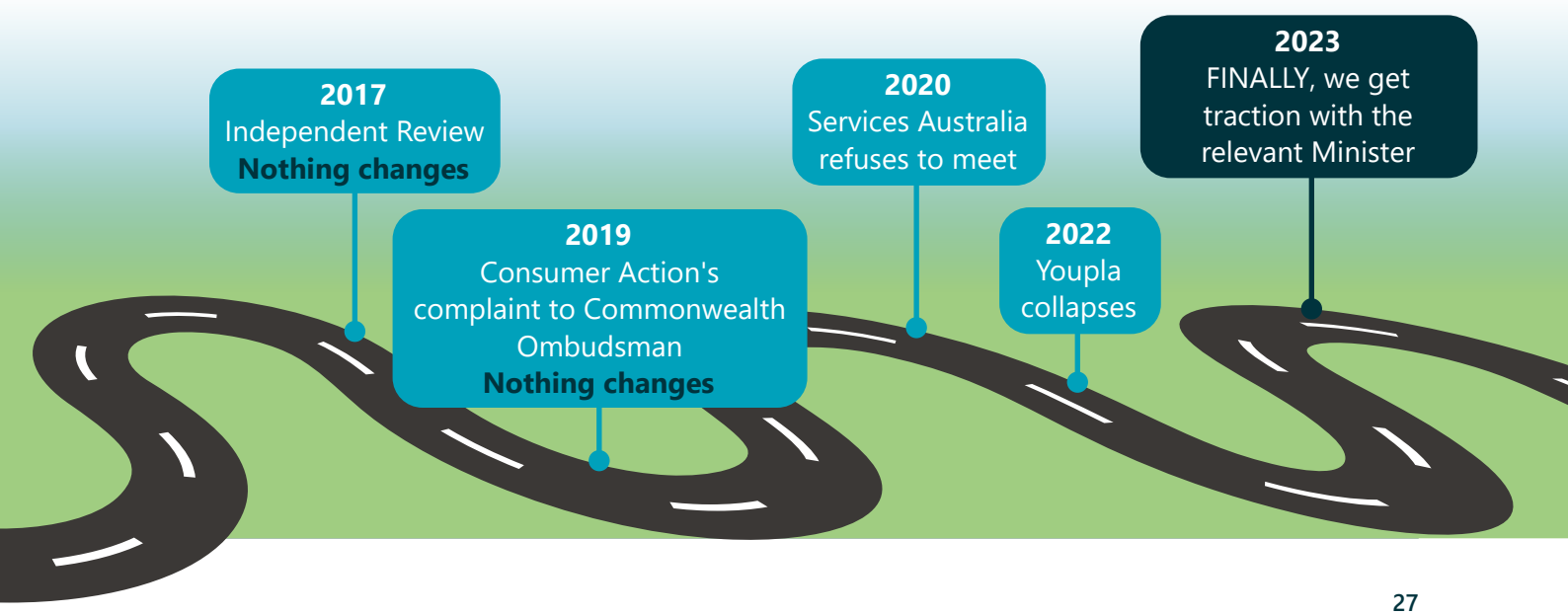
Recognition of our leadership and dedication to these reforms

In June 2025 Julia Davis and Bettina Cooper won the Consumers' Federation of Australia 2025 Consumer Advocacy Award for our decade-long Centrepay reform campaign.

Ashley's story

Ashley called Mob Strong as their gas was cut off. They were paying for it using automatic Centrepay deductions from their Centrelink payment. Our financial counsellor helped call the utility company and helped identify that only the electricity bills were being paid by Centrepay and not gas. The financial counsellor helped add gas to the Centrepay arrangement and negotiated a payment from the company in recognition of their mistake.

AS52384



Strata

Over the past 2 years Financial Rights and our colleagues at Financial Counselling Australia and Marrickville Legal Centre have worked with Fair Trading NSW to address shocking practices we see in the collection of overdue strata levies.

Strata debt collection is notoriously quick and aggressive. Unlike credit or essential service providers, there have been no consumer protections that allow a person to seek help and consider their options while repaying their levies arrears, without the accrual of large fees and charges.

Legal recovery action adds additional debts for lot owners - often well in excess of their original levy arrears. Those "debts" are then used to institute court proceedings when they reach $10,000, which puts people at risk of forced bankruptcy. Bankruptcy proceedings become a first resort – not a last resort.

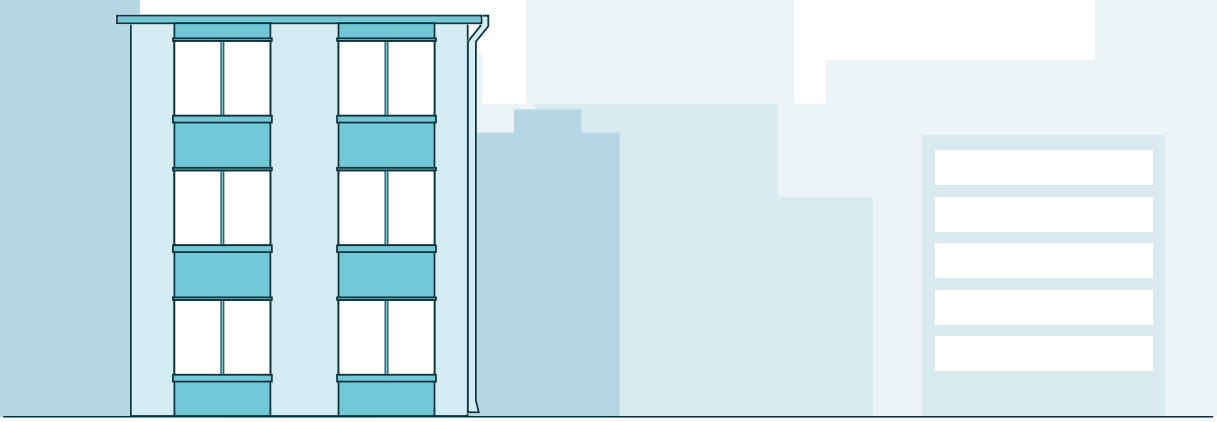
The Strata Debt Recovery Working Group, convened by NSW Fair Trading, was tasked with addressing the known issues with financial hardship arrangements and debt collection practices in NSW. Through this process and by lobbying NSW members of parliament for additional reforms, we have achieved reforms that we hope will address the poor practices we have observed for decades in strata debt collection.

Geoffrey's story

Geoffrey had always paid his strata on time, but when substantial special levies to fix defective building works fell due, his Centrelink pension could not cover them. He called CDL with a statement of claim from his body corporate that was due to expire, and with further arrears continuing to mount. Despite being willing to put his home on the market and pay what he could from his pension in the meantime, strata were unwilling to give him time to pay.

Working with a solicitor and financial counsellor, we were able to hold legal action at bay long enough for Geoffrey to raise the funds to pay the arrears out in full, and to have some of the unreasonable legal costs strata had tried to pass onto him wiped from his ledger.

AS1286



Reforms that will take effect later in 2025 include:

- requiring levy notices to be accompanied by information approved by NSW Fair Trading, including how to contact the National Debt Helpline and encouraging early action by lot owners experiencing hardship
- owners corporations will have to consider all requests to enter into a payment plan for unpaid levies – addressing the common problem of schemes ignoring requests or refusing them, and instituting legal proceedings, diverting the lot owner's already limited funds to legal fees
- applying arrears payments to levies first followed by interest and debt recovery expenses – addressing the insidious practice of paying legal fees first leaving people in levy arrears, which then prompts further legal recovery action.
- schemes will need to provide at least 30 days' notice (up from 21 days) before taking recovery action against lot owners, and
- owners corporations can only recover expenses incurred in recovering unpaid levies and interest from a lot owner through a court or tribunal order and if a payment plan has been offered to the owner.

Additional strata reform will continue to the end of 2025, with further legislation that outlines obligations on schemes around payment plans, and the introduction of an obligation to send reminder notices where levies are overdue.

These reforms were hard won after many years of advocacy. We hope they give strata lot owners experiencing hardship time to seek advice and consider their options - without accruing fees that make it impossible for them to get back on track.

Insurance Law Service

Financial Rights has been operating the only free, independent, national, specialist legal service about insurance in Australia for nearly 20 years. **This year is the first year we have received recurrent and sustainable funding for this service.** We thought it would be a great opportunity to look back and celebrate all we have achieved in nearly 2 decades of this specialist service.

From inception we have answered over 80,000 calls

Since 2007 our specialist team has **answered over 80,000 calls** from consumers for advice and **represented more than 1,600 casework clients**. We have recovered tens of millions of dollars in insurance claims and refunded premiums.

Most of our casework clients face social and economic disadvantages. In the last two years:

95% of casework clients were financially disadvantaged

12% were impacted by family violence, and

57% had a disability or mental illness.

In the last ten years our small policy team has written well **over 200 evidenced-based law reform submissions** to improve consumer outcomes in insurance. We also work closely with the insurance sector to improve their performance and better meet community expectations.

Financial Rights has also been able to leverage our frontline consumer data to produce specialist legal information fact sheets, community legal education programs and consumer research publications. **We have published 12 consumer insurance research reports in the last decade.**

Anonymous survey comments from advice callers

"Dealing with an insurance company and their investigators is quite intimidating to say the least... the advice given was paramount for the excellent outcome of our claim...."

"Within a few days I was phoned by an employee to inform me that full payment would be made. I wouldn't have done it without your help. Thank you so much."

"Can you PLEASE tell the solicitor who provided advice the insurance company just rang me and have agreed to pay the FULL SETTLEMENT now. I am crying tears of relief."

"You helped me draft a response that got unbelievable action after months of stress with them."

Mary's story

Mary was an elderly First Nations woman. Her daughter, Jasmine, contacted us after she had been appointed Administrator of her mother's affairs and realised her mother was in significant financial hardship due to paying for her life insurance. The product was clearly not affordable for a person on a pension, the insurer had not disclosed that the premiums were stepped and when Mary tried to call and cancel the policy on a number of occasions because she could not afford it, but the insurer did not act on her requests.

We took the matter on as casework and lodged a complaint with AFCA. AFCA initially declined to consider the sale of the policy as it was bought more than 6 years ago and was therefore outside the limitation period for complaints. AFCA's rule committee, however, accepted our arguments that Mary had been losing capacity within those 6 years and that special circumstances therefore applied.

The insurer made an offer to refund over $40,000 – which equated to the total premiums Mary had paid. Mary and Jasmine accepted the offer.

SS280090

Out in the community

Community outreach and legal education has always been a core part of the services provided by Financial Rights. However, when the COVID-19 pandemic began, the vast majority of our community engagement activities were forced online. We are delighted to celebrate that after five years of webinars our staff are finally back out in-person in the community!

2024

August

Inner Sydney DFV Forum

East Arnhem Land Outreach

SW Sydney Legal Fair

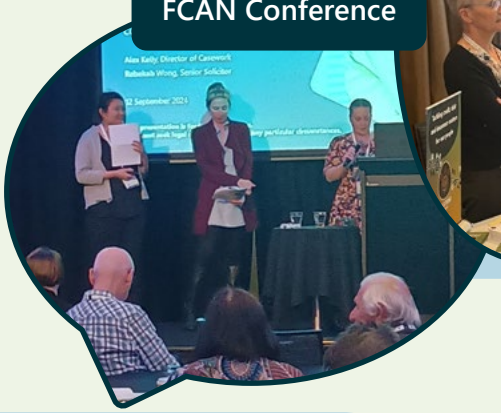
APRA

Redress Payments

Credit Law Conference

1.

September



FCAN Conference

Public Interest Careers Fair

October

Canterbury-Bankstown Multicultural Interagency

November

YSP Outreach

SW Sydney DFV Conference

2.

1. Photo by Martin Škeřík
2. "Powerhouse Banners" by Kookaburradreaming is licensed under CC BY 3.0

2025

January

Yabun Outreach

February

YSP Outreach

FCAN Yarning Circle Conference

Inner Sydney DFV Forum

March

YSP Outreach

Financial Inclusion Conference

NSW FINANCIAL INCLUSION NETWORK

Insurance News Conference

MARRIN WEEJALI Aboriginal Corporation
Substance Misuse - Social Emotional Wellbeing Centre

April

DFV Network

May

YSP Outreach

FCA Conference

June

YSP Outreach

CentraCare

ACCC National Consumer Congress

Energy & Water Ombudsman NSW
Free, fair and independent

EWON Community Workers Forum

Credit reporting

Credit reporting disputes and systemic issues have always been a core part of our credit and debt work at Financial Rights. This year credit reporting was a major focus for our policy team as we tried to clearly articulate the consumer detriment we regularly hear about through our casework.

Financial Rights has been leading the consumer sector's credit reporting law reform priorities for the last ten years, and this financial year our leadership was critical.

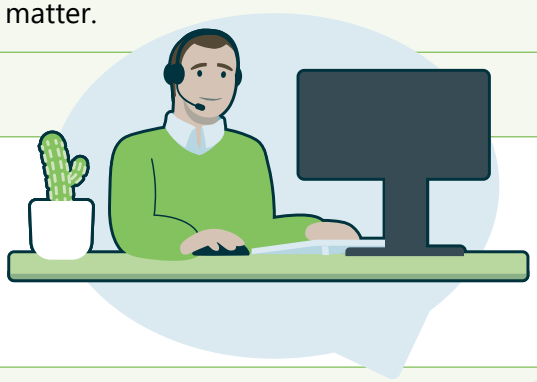
Emily's story

Emily contacted National Debt Helpline as she was being chased by a debt collector for $24,000 via her employer. She lodged a complaint in the Australian Financial Complaints Authority and sought assistance from us.

We discovered the loan had never really been affordable. She had made a valiant effort to pay off the loan but ultimately surrendered the vehicle. The debt was made up of the shortfall plus over $10,000 in interest. We updated the AFCA complaint to include the responsible lending breaches and the removal of the repayment history information from her credit file as it was a consequence of poor lending practices. We also sought compensation breaches of the debt collection guidelines.

We were successful in getting the $24,000 debt waived and the credit report updated prior to AFCA reviewing the matter.

AS1491



Frances' story

Frances experienced domestic violence which included her ex-partner setting up debts in her name. She only became aware of these debts when she recently accessed her credit report. We were able to assist with getting about $4,000 in total debt waived and her credit report cleared of all defaults.

AS1664

September 2024

We led a substantial Joint Submission to the **Statutory Review of Australia's Credit Reporting Framework**. The Submission was endorsed by 13 other consumer groups, contained 52 recommendations and 29 client stories.

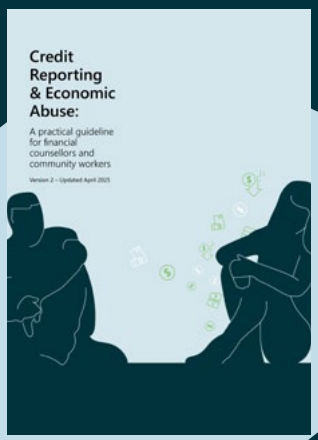
The Final Independent Report either fully or partially **supported 36 of our 52 recommendations**.

March 2025

A new **Credit Reporting Code** was registered by the Privacy Commissioner which included strong new protections resulting from our consistent advocacy. New protections include a free alert system for victims of fraud, easier corrections for financial abuse victims and the long-sought ability to achieve multiple corrections in one request.

April 2025

We published an updated version of the **Credit Reporting & Economic Abuse guide**. This is a practical guide for financial counsellors and community workers. It was first developed jointly in 2022 by Financial Rights and the Economic Abuse Reference Group and has been a very popular and useful tool for caseworkers.



Operational achievements

Launch of FY2025-FY2028 Strategic Plan

In December we launched our new Strategic Plan covering the FY2025-FY2028 period. The plan was developed through a collaborative and iterative process involving consultations with over 50 internal and external stakeholders.

The plan includes a bold target to improve our impact by **28% by 2028**. Our plan includes doubling our recurrent funding, addressing the uncertainty of short-term funding arrangements, implementing a new client management system, strengthening our workforce capability and transitioning Mob Strong Debt Help into a First Nations led service.

Our strategy is built on four strategic pillars crucial to achieving our goals: **Population Outcomes, Our Clients, Our People** and **Sustainable Operations**. These pillars are supported by robust strategic enablers, including **data, equity, technology**, and **partnerships**. These enablers ensure our aspirations are achievable and lead to tangible outcomes for those we serve.

We BELIEVE in a people centred financial system that serves the needs of all.

Our PURPOSE is to provide advice and advocacy to improve the lives of people in financial distress and work with our allies towards a fairer financial system.

By 2028, we will have increased our positive outcomes and impact for those who need us by 28%.

Our people

Our team expanded to 53 people. Our employees are individuals with a passion for social justice, dedicated to alleviating poverty, disadvantage and financial exclusion. Through education, advice, counselling and advocacy, our employees empower disadvantaged individuals to manage their finances and assert their rights.

Launch of new values

In December, as part of our new strategic plan, we launched our new values – **Courage**, **Kindness**, and **Stronger Together**. These values reflect who we are and how we work, guiding our decisions and shaping our culture. They're embedded in our day-to-day operations and help ensure we stay aligned with our purpose and strategic goals. By living these values, we continue to build a workplace that's collaborative, respectful, and focused on making a meaningful impact.

Office space

This year, we invested in a series of office upgrades to support a more comfortable and productive work environment. These included the installation of new standing desks, streamlined single-monitor setups, and updated workstation peripherals. We also completed a minor kitchen renovation to enhance shared communal space. Feedback from staff has been overwhelmingly positive.

New case management system ActionStep

In March, we implemented our new case management system, **ActionStep**, marking a significant step forward in how we manage and support our advice and casework services. Led by our Director of Casework, Alexandra Kelly, the project was delivered on time and well within budget. Since the transition, we've seen clear benefits, including a more robust and reliable system, improved workflow efficiency, enhanced data visibility and streamlined document management. This upgrade strengthens our ability to deliver high-quality support to the people and communities we serve.

Cybersecurity

We uplifted our Cybersecurity by introducing a password management tool. Benefits include enhanced security and simplified password management for users making their experience more seamless and secure. We also ensured that all staff completed their annual cybersecurity training and quiz, reinforcing awareness of digital risks and promoting safe online practices across the organisation.

Tech support

We continued to strengthen our partnership with Comwire IT, our dedicated technology service provider. Over the past year, internal client feedback rated their support services at 94% - exceeding expectations. This reflects confidence in our tech support systems and the value of responsive, reliable service in enabling day-to-day operations.

Our staff

Joanna Alexandris
Financial Counsellor

Rawan Aljayzani
Solicitor

Zelie Appel
Solicitor

Maree Attard
Solicitor

Jennifer Balk
Mob Strong Business Project Officer

Isabelle Brian
Operations Assistant

Simon Bruck
Director of Mob Strong

Almond Cafarella
Information, Communication & Technology Manager

Bettina Cooper
Mob Strong Senior Financial Counselling & Strategy Lead

Karen Cox
Chief Executive Officer

Julia Davis
Senior Policy & Communications Officer

Khai Der Lau
Solicitor

Jason Drane
Mob Strong Financial Counsellor

Marie Druon
Financial Counsellor

Mike Dunkley
Solicitor

Gerda Freimane
Operations Assistant

Konara Gena
Financial Counsellor

Mark Holden
Mob Strong Senior Solicitor & Policy Advocate

Joanne Hunt
Financial Counselling Manager

Louise Jansson
Acting Director of Advice

Miriam Jay
Financial Counsellor

Annique Jones
Mob Strong Financial Counsellor

Grace Joseph
Financial Counsellor

Alexandra Kelly
Director of Casework

Hong-An King
Senior Solicitor

Amy Knox
Assistant Director of Casework

Craig Lee
Digital Communications Coordinator

Lucy Lee
Bookkeeper

Alice Lin
Director of Advice

Drew MacRae
Senior Policy & Advocacy Officer

Annabel McConnachie
Community Legal Education Officer

Erin Mulally
Assistant Director of Advice

Belinda Ngo
Mob Strong Financial Counsellor

Eugenia Peterson
Financial Counsellor

Tarnia Raynal
Mob Strong Financial Counsellor

Claudia Robinson
Solicitor

Stephanie Roger
Senior Solicitor

Gregory Russell
Financial Counsellor

David Ryan
Finance & Data Manager

Ella Sheppard
Solicitor

Claire Shidiak Khoury
Senior Solicitor

Samantha Short
Mob Strong Financial Counsellor

Lara Song
Senior Solicitor

Nicola Sutton
Office Manager & Company Secretary

Andree Taylor
Financial Counsellor

Yvette Taylor
Mob Strong Financial Counsellor

Francesco Terranova
Solicitor

Peter Thompson
Financial Counsellor

Destiny Valencia
Solicitor

Samantha Vandall
Financial Counsellor

Nardu Welsh
Mob Strong Community Engagement & Project Officer

Jane Wilburn
Senior Solicitor

Zachary Wildy
Youpla Program Coordinator

Sarah Wilson
Policy & Communications Officer

Rebekah Wong
Senior Solicitor

Lina Yap
Contact Centre Manager

Marianna Zaunders
Senior Solicitor

Maria Zografos
Chief Operations Officer

Acknowledgements and company details

Aboriginal advisory committee

- Nathan Boyle
- Robynne Quiggin
- Bobbi Murray

Pro bono support

- McCullough Robertson
- K & L Gates
- HWL Ebsworth
- Minter Ellison
- Australian Government Solicitors
- Justice Connect Pro Bono Portal
- Hall and Wilcox
- Colin Biggers & Paisley
- Joanna Bird
- Surya Palaniappan
- Lucy Geddes
- Todd Marskell
- Bridie Nolan
- Paul Batley
- Adrian Maroya
- Amanda Carruthers
- Shopfront Program UTS
  - Aoife Watson
  - Bianca Wong
  - Harley Qi-Kang
  - Jia Zhang
  - Lachlan Ng

Board

Natalie Pozdeev
Chair

Sue-Ellen Hills
Director

Dave McMillan
Director

Beth Schwalbe
Director

Rosie Thomas
Director

Mitali Tyagi
Director

Francis Vierboom
Director

Pro bono training providers

- Revenue NSW Fines Write Off Team
  - Kelli-Ann Sommerland
  - Stacey Connors
  - Rochelle Stapleton
- Way Forward
  - Fiona Guthrie
  - James Hoang
- Dr. Sam O'Donnell

Contact details

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Administration
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Fax
(02) 9212 4711

Email
info@financialrights.org.au

Office Hours
9:30am – 5:00pm weekdays

ABN
40 506 635 273

Services

National Debt Helpline
1800 007 007
9:30am – 4:30pm weekdays

Credit & Debt Legal Advice Line (NSW)
1800 844 949
10am-1pm Weekdays

Insurance Law Service
1300 663 464
10am-1pm Weekdays

Mob Strong Debt Help
1800 808 488
9:30am – 4:30pm weekdays

Website
financialrights.org.au
mobstrong.org.au

All advice hours are Sydney time.

Funding acknowledgements

Financial Rights acknowledges the financial support for our core services provided by the Financial Counselling Services Program administered by the NSW Department of Finance and Services (Fair Trading), the Community Legal Centres Program operated by both the State Department of Justice and the Federal Attorney-General's Department, and the Community Legal Services Program operated by the Federal Attorney-General's Department.

We acknowledge funding from the Financial Counselling Foundation for Mob Strong Debt Help and our Federal Court financial counselling service. The Department of Social Services also provided one-off funding for Mob Strong during this period. We acknowledge Financial Counselling Australia for their coordination and funding of the National Debt Helpline Live-Chat service.

We have also been fortunate enough to be the beneficiary of residual remediation funds passed on by industry participants. This only occurs where it is not practical to compensate affected customers directly, either because they cannot be located or because the amount per customer is negligible.

Financials

Income	Actual
Revenue from Government	
Commonwealth	
Attorney Generals	$3,017,805
National Indigenous Australians Agency	$613,400
Department of Social Services	$250,000
State	
NSW Attorney Generals	$227,669
NSW Fair Trading	$1,150,249
Sector Grants*	**$1,649,314**
Other Income	**$562,768**
Total Income	**$6,607,805**

*Sector Grants include funds from Financial Counselling Australia and the Financial Counselling Foundation. Other Income includes Residual Remediation funds where it is impractical to return funds to affected consumers.

Expense	Actual
Staffing Costs	$5,783,338
Travel	$35,403
Program and Planning	$66,503
Administration and Infrastructure	$37,712
Premises Costs	$263,981
Depreciation	$57,545
Finance and Accountability	$19,597
Insurances	$22,354
Office Overheads	$619,820
Library and Resources	$38,666
Communications	$112,184
Total	**$7,057,103**

The complete audited financial statements for 2024-2025 can be found on our website.

Staff photos

Amy Colquhoun
It is with deep sadness that we mark the passing of Amy.

She was a passionate advocate for our clients and always generously supportive of her colleagues. Her ability to embrace life in the face of adversity has left an inspiring legacy.

Financial Rights
LEGAL CENTRE

Financial Rights Legal Centre

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