Annual Report 2026



Financial Rights
LEGAL CENTRE

About us

Financial Rights Legal Centre is a specialist legal centre providing free financial counselling, legal advice and representation to anyone suffering financial stress, particularly in the areas of consumer credit, banking, debt, recovery and insurance.

We focus on assisting low-income, marginalised or disadvantaged people 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 financial services 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.





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At a glance

25,681
Total contacts for free legal advice or financial counselling

20,493
Total number of services provided

13,671
Contacts about credit and debt

4,165
Contacts about insurance

3,891
Contacts through Mob Strong Debt Help

839
Contacts through disaster priority line

2,815
Contacts initiated by live chat

1,143
Services to people impacted by family violence

5,651
Referrals to face-to-face financial counsellors (1005 warm referrals)

675
Tasks (520 credit and debt, 155 insurance)

235
Cases opened

247
Cases closed

30
Community education

42
Policy submissions

85
Media mentions

272,861
Unique website users

Contacts are answered calls and NDH chats. This does not include emails or voicemails.
Services are activities provided to Contacts like referral, information, advice etc.

Chair report

This Annual Report covers a year in which the resilience of Financial Rights Legal Centre was tested and proven. Demand for our services increased significantly as cost-of-living pressures deepened whilst we embraced substantial organisational change in preparation for the next chapter of Financial Rights' work.

In November 2025, Karen Cox retired after 25 years at the helm, leaving the Centre in a strong financial position and with an extraordinary legacy of service, advocacy and impact. In April 2026, Mitali Tyagi was appointed as Interim CEO, having contributed to Financial Rights as a Board member since 2023. She brings a deep commitment to the organisation and its purpose. Mitali's energy and vision are focused on modernising the Centre's systems to ensure Financial Rights is equipped to meet growing community need. In September 2026, Mitali was confirmed as permanent Chief Executive Officer.

In early 2026, Financial Rights created a new senior role to provide leadership and strategic direction. Alexandra Kelly, as Head of Service Delivery, brings deep legal expertise, a demonstrated commitment to integrated service delivery, including financial counselling, and a strong focus on innovation and impact across our services.

As we enter our 40th year at Financial Rights, we recognise that organisational change is never easy. We are grateful to our staff for their energy and, professionalism. We acknowledge the continued support of our funders, collaborators and partners across the social services, community legal centre and consumer rights sectors. Financial Rights is fortunate to work within a strong ecosystem of partners, including government agencies and regulators, who share a commitment to improving financial wellbeing and access to justice.

This year, the Centre saw a sharp increase in demand across the National Debt Helpline and Insurance Law Service. Australians experienced higher interest rates, rising essential costs and sustained cost-of-living pressures. In addition, many consumers struggled with insurance claims, in the context of increasing climate-related risk. Financial Rights remains the leading free service provider for insurance law, and we expect there to be continued demand for our national line. Across all our phone and chat services, credit and debt products - particularly credit cards and home loans - continued to dominate by volume. Notably, from March 2026 onwards we've seen a sharp and sustained increase in calls related to mortgage stress and housing instability.

Our advocacy continues to be highly influential, ensuring that insurance policy and law reform remain focused on consumer needs. Our leadership of the Housing Resilience Action Plan 2030 has helped reframe the challenge of legacy homes that are difficult to insure into a shared priority for banks, insurers, governments, regulators and communities. Amendments to the Life Insurance Code, and revision of the General Insurance Code, have further embedded consumer needs at the heart of reform.

Another critical achievement has been the steady progress of Mob Strong Debt Help towards self-determination. A First Nations-led Steering Group is ensuring there is robust governance in Mob Strong's pathway to independence. It has been a privilege for Financial Rights to walk alongside Mob Strong in this process and we will proudly continue to support the team in their endeavours.



Natalie Pozdeev
Chair

Activities

Advice, information and referral

A large part of Financial Rights' work 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.

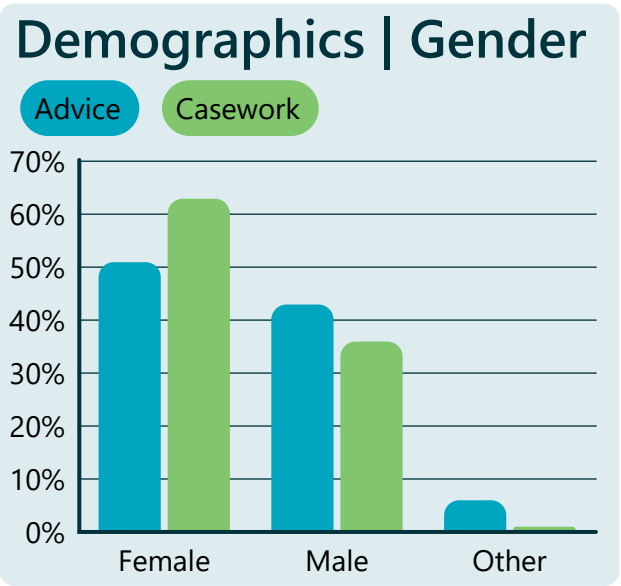
8,134
Information services

11,449
Advice services

Top languages spoken at home other than English

- Arabic
- Mandarin
- Hindi
- Vietnamese
- Spanish

Demographics | Gender



Task and casework

From the large cohort of people seeking our support, we identify those 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.

675
Tasks
(520 Credit and Debt, 155 Insurance)

83
Legal casework opened
(55 Credit and Debt, 28 Insurance)

48
Legal casework closed
(33 Credit and Debt, 15 Insurance)

152
Financial counselling casework opened

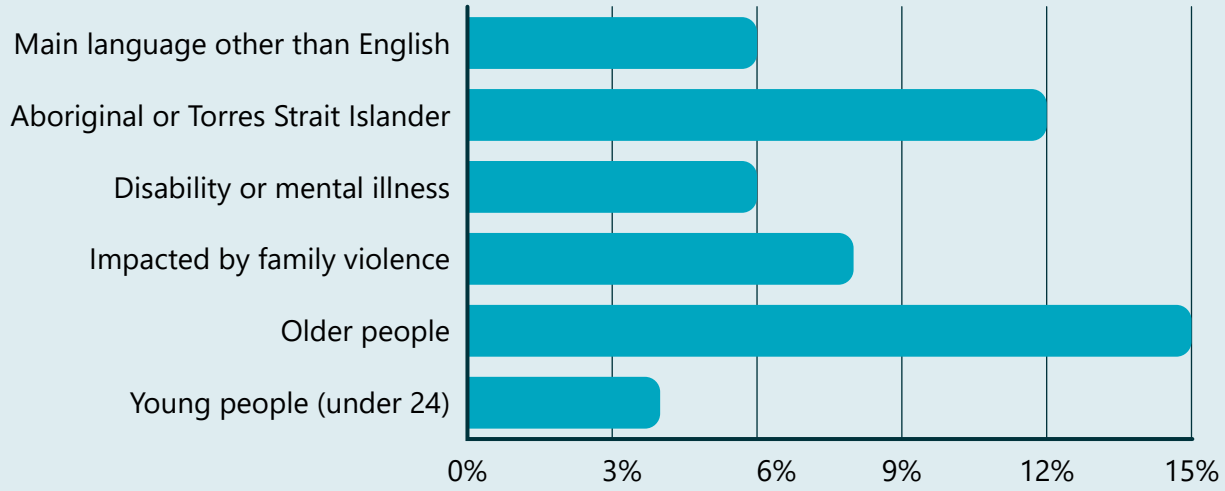
106
Financial counselling casework closed



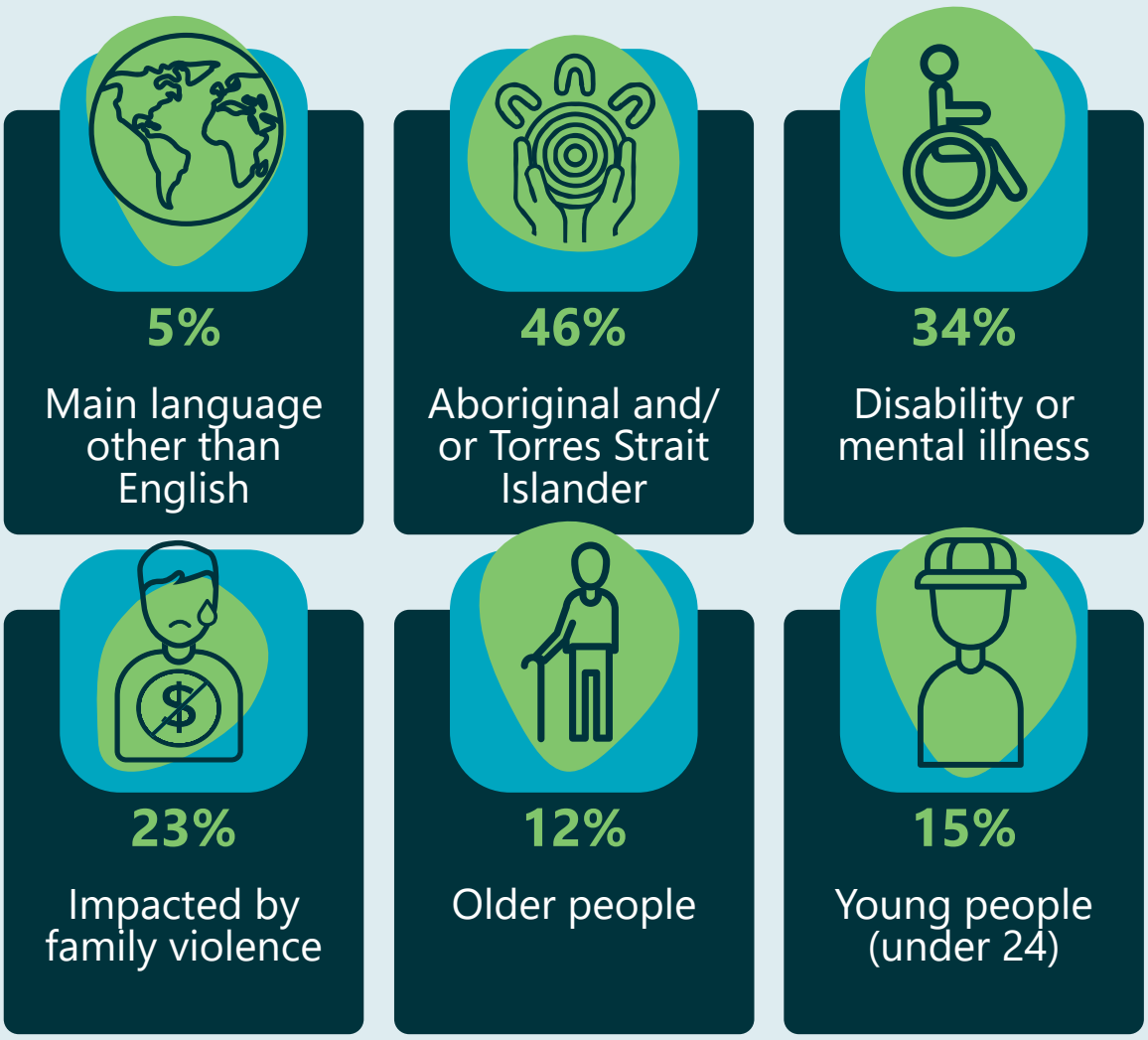
Vulnerability

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



Casework | Priority groups



Policy

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

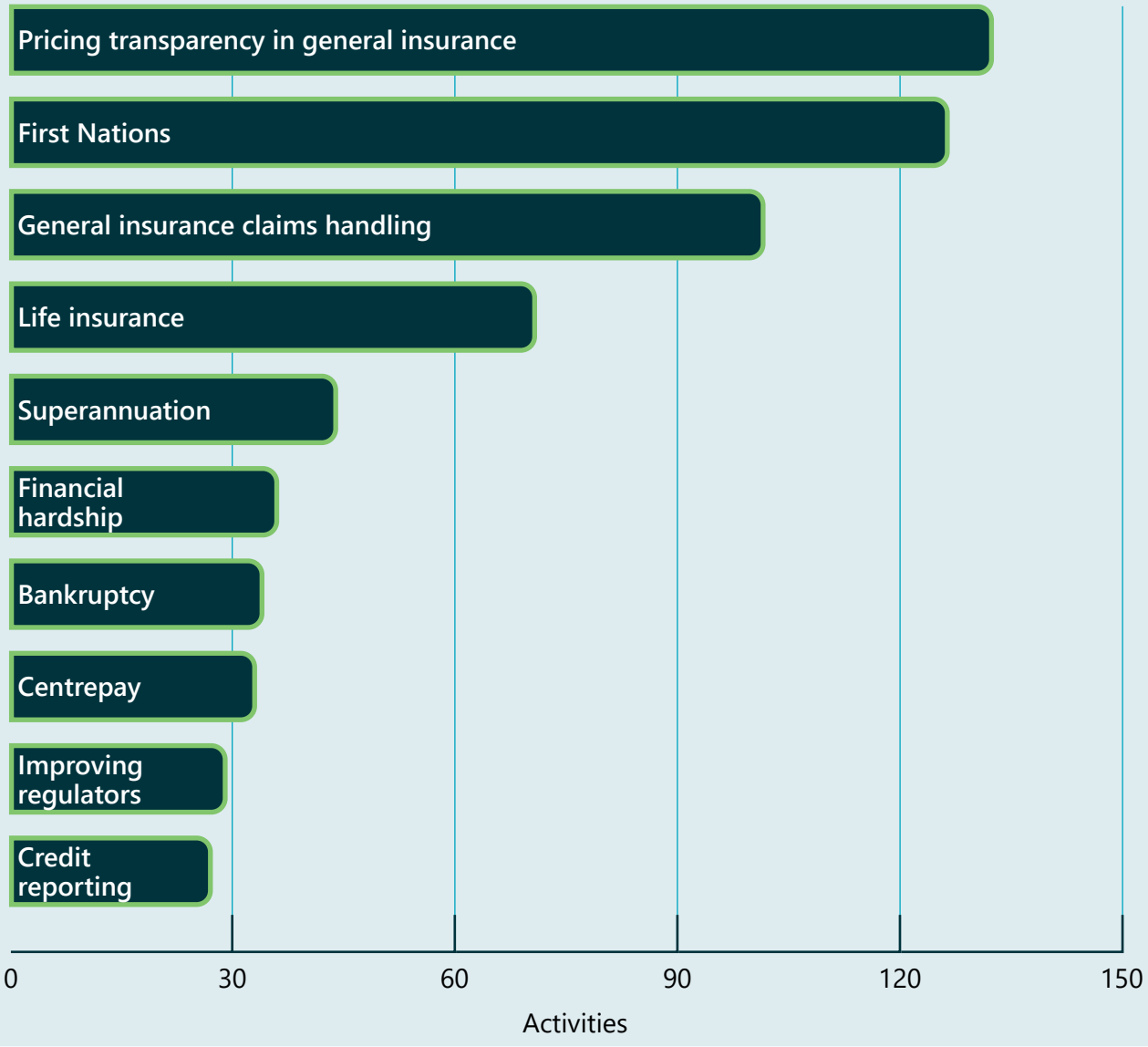


Highlights

- 42 submissions to Government, regulator and industry reviews
- 59 consultation contributions
- 67 contributions to policy fora
- 2 appearances before Parliament
- 23 policy conference presentations or panel appearances
- 2 policy publications released

Activities

In the 2026 financial year we recorded 780 policy activities. The top 10 categories below account for 82% of all activities in the 2026 financial year.



Media and communications

Financial Rights and Mob Strong provide expert comment on a broad range of issues relevant to our clients and our services, including long form radio interviews on dealing with debt, Centrepay reforms, unfair bank fees paid by low-income consumers and the need for insurers to look after consumers in their time of greatest need. Media is an important way we amplify our messages to consumers about their rights, and also supports our advocacy work.

19
Media releases

85
Media mentions



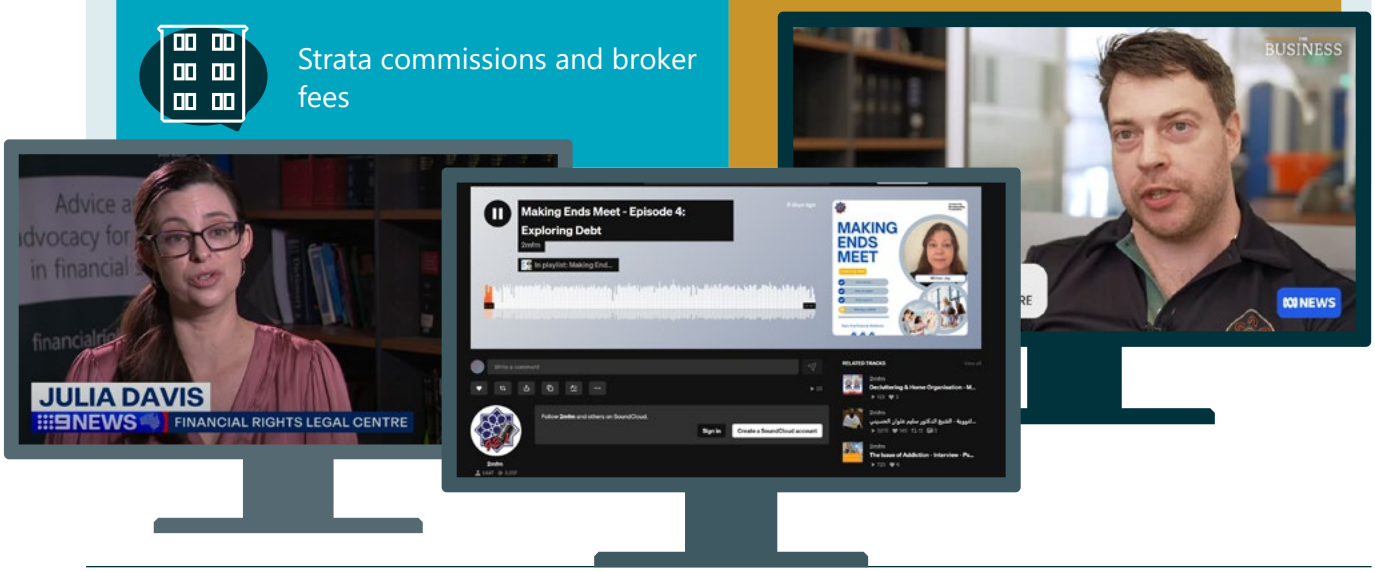
Top media issues

Financial Rights

- Insurance pricing transparency and affordability
- Extreme weather and claims handling
- General Insurance Code review
- Life insurance Code review
- Strata commissions and broker fees

Mob Strong

- Superannuation and life insurance
- Banking fees and charges
- Car finance
- Centrepay reforms



Website

The Financial Rights website launched in March 2023. From launch until the end of June 2026 nearly a million unique users have engaged in over a million sessions. In the 2026 financial year our website had:

272,861
Unique users

371,385
Sessions

577,753
Page views

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. In the 2026 financial year the number of unique users our tools had was:

11,503
MVA problem solver

7,087
Debt problem solver

10,032
Sample letter generator

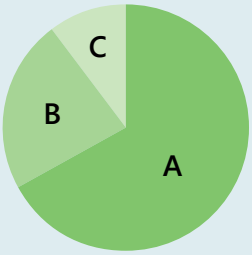
1,497
Bankruptcy toolkit

171,457
Fact sheets

Community legal education

This year we delivered 30 CLE sessions for financial counsellors and community solicitors, including at four conferences. We were invited to five public community events focused on cost of living and insurance affordability issues. We covered everything from extreme weather and motor vehicle accident insurance; to new buy now pay later regulation, updates on credit reports and debt collection. We recorded a training for our website about Credit Reports. The 200+ views were the equivalent of around four separate trainings.

CLE attendees by topic



A	Credit and debt	1,856
B	Credit, debt and insurance	626
C	Insurance	283
	Total	**2,765**

Feedback on CLE

We always receive very positive and encouraging feedback from our presentations, from comments like "Thank you. Greatly appreciated the session" to specific acknowledgement that we share the slides before a training session and provide de-identified case studies to illustrate the topic. When asked what they liked best, participants responded:

"The information given was transparent and clear"

"Concise and to the point. Can be a large topic to cover. (Extreme Weather Insurance)"

"The outline and information presented was clear and concise, the timing was accurate and did not drag out, the presenter was very knowledgeable and the ability to answer questions at the end was great!"

Top financial product types

People sought advice about

Credit and debt



1 Credit card



2 Personal loan



3 Home loan - principal and interest



4 Tax debt



5 Motor vehicle loan

Insurance



1 Motor - comprehensive



2 Home - building



3 Uninsured



4 Motor - uninsured



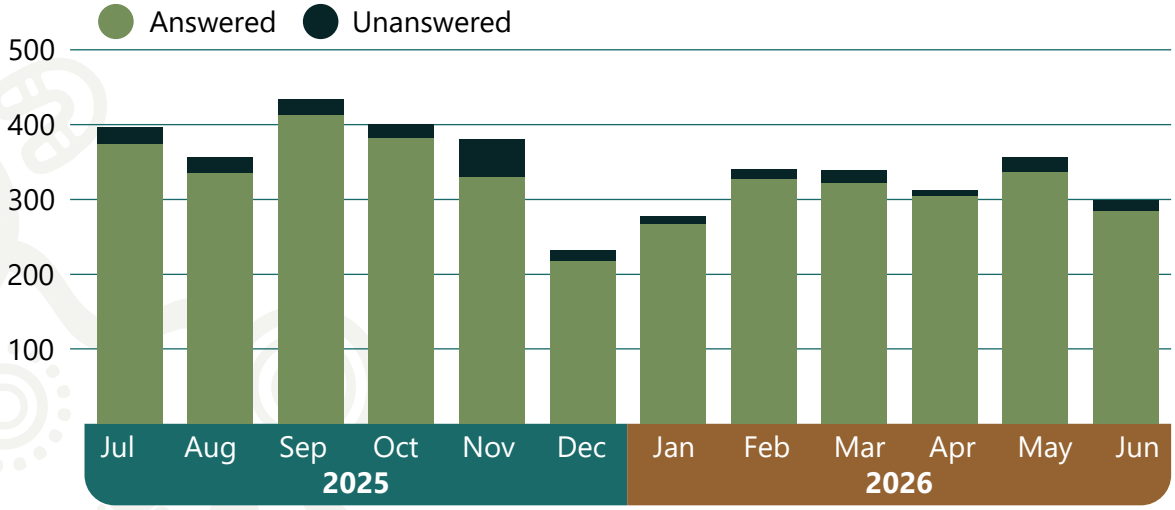
5 Home - contents

Mob Strong

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 experiencing consumer, credit, debt and insurance issues, and support First Nations financial counsellors seeking a culturally safe place to ask questions from an identified worker.

During the 2025-26 Financial Year, Mob Strong received an average of more than **300 calls per month**, reflecting strong and consistent demand. High answer rates were maintained, and staff remained committed to providing timely responses to all voicemail enquiries, ensuring clients could access support when they needed it.

Calls to Mob Strong



Services

Type	FY25	FY26
Information	559	698
Discrete non-legal support service	1028	1008
Legal advice	150	120
Task	222	251
Financial counselling casework	67	91
Legal casework	4	9

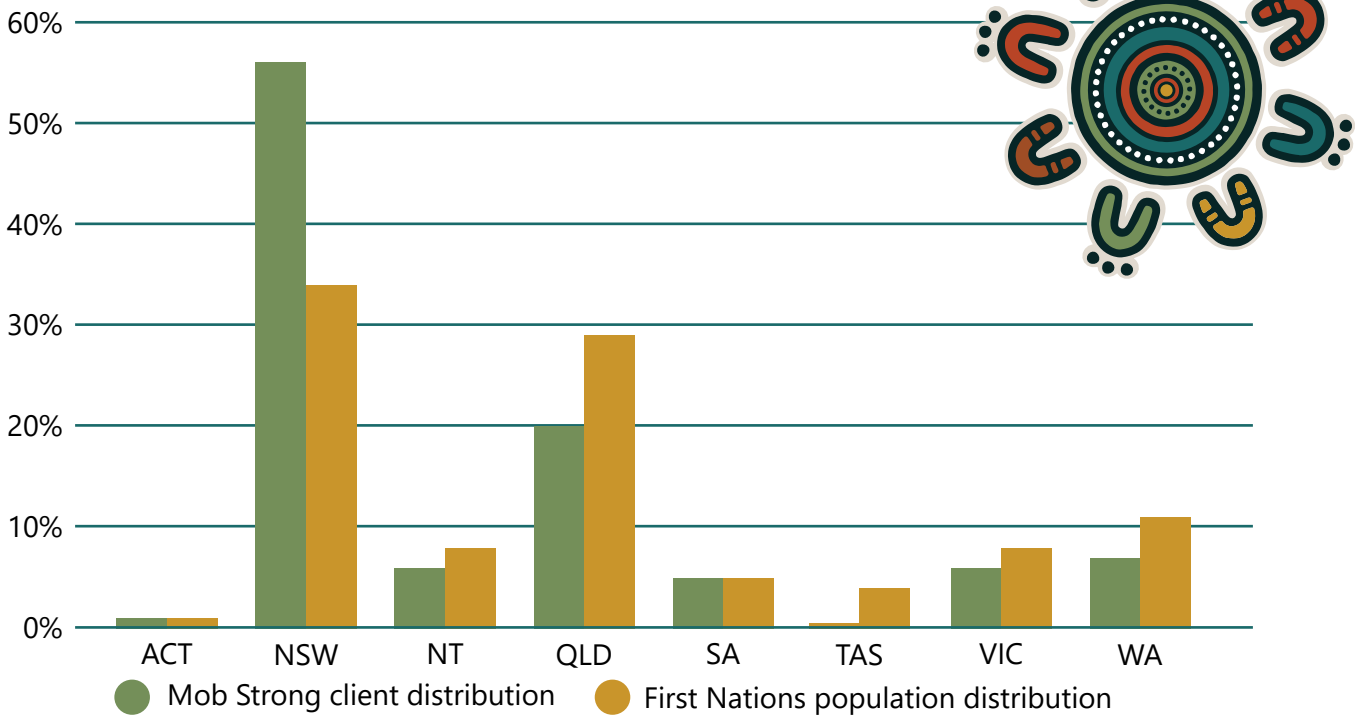


Outreach



Geographic distribution

First Nations populations and Mob Strong clients



Top 10 issues

These top 10 issues accounted for 64% of all services provided by Mob Strong.

16%
Energy debt

15%
Motor vehicle loan

11%
Personal loan

11%
No debt or financial product/service

9%
Tax debt

8%
Low cost credit contract (BNPL/ LCCC)

8%
Telco debt

8%
Credit card

7%
Home loan - principal and interest

7%
Small amount credit contract

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

96%
found our advice 'helpful' or 'very helpful'

70%
said they have taken action based on our advice, and another 29% say they haven't taken action yet but intend to

98%
say our advice is practical and they think they will be able to act on it

"I had questions re our home insurance, level of cash settlement offered by the insurer, and the large inaccuracy of their scope of works. Ella was excellent at your end--patient and willing to hear my story. Over the course of our conversation I could feel how her information and options were bringing me to a good approach I could take with the insurer. I am very grateful to Ella for her patience and well informed grasp of the matters I presented. I am also grateful to the Financial Rights Legal Centre for its very existence. Thank you very much. Stephen."

"Words can't explain how grateful I am with the service I was provided. My consultant Destiny went above and beyond for my situation, and because of her I was able to get out of quite a big loan that was for my ex partner but had been stuck in my name for a few years. It had come about after being involved in an abusive relationship when I was younger, and because of the efforts she put in I am finally free! Truely a blessing from God, changed my life."



"Hong An has the care factor and is super patient in going through everything from the very beginning. Listens first."

"I will say that if more people will like Joanna the world would run better she was absolutely fantastic and if I could send her a gift hamper just to thank her for our two conversations I would!"

Key casework outcomes

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

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.

$1,973,974
saved or recouped for clients

Client debts waived (credit, debt and insurance)	$1,512,226
Compensation paid to clients (credit and debt)	$211,411
Insurance claims paid to clients	$127,097
Refunded to clients (credit and debt)	$71,342
Ex gratia payments or compensation (insurance)	$37,012
Insurance premiums refunded to clients	$14,886



"Andree got the two credit cards to cancel my credit cards which fixed my mental health issues. I'm still battling cancer but not getting constantly hassled all the time by the banks helps. Cancer is Expensive and hard to deal with when you have nothing."



"Andrew was great and understanding, even with a follow-up call which I missed, but keep up the good work, and thank you very much, Andrew"

Other case outcomes	Count
Bankruptcy avoided	17
Compensation paid	2
Credit report listing removed or amended	11
Debt/contract release - compassionate	79
Debt/contract release - dispute settlement	29
Extension of time to sell asset (home/other)	7
Money refunded	17
Repayment plan/variation garnishee reduced/removed	62
Saved asset (other)	3
Saved car	6
Saved home	2
Successful defence in court	1

Sowena's story

Sowena was on a temporary student visa with limited work rights when family members confiscated her identification documents, confined her to the home outside class and subjected her to physical, emotional and economic abuse. They incurred telecommunications, personal loan and credit card debts of almost $40,000 in her name, from which she received no benefit.

After escaping, Sowena contacted us. We connected her with modern slavery support services and addressed her financial hardship, successfully resolving the personal loan and telecommunications debts and securing refunds.

AS 759

"I Appreciate the time the staff take for this valuable service, the patience and advice I received Erin was very polite and delivered with professionalism in my humble opinion, they would possibly dealing with some very stressed and possibly irritated people so, it's a vital service to the general public, thank you for your service from, my grateful whanau (family) 😭"



"Claudia was clear and concise and had very broad knowledge on my topic."

"Susan was great to talk to. Even though she does not have the magic wand to make all my financial problems disappear and it's still up to me to act, she makes me feel that I could sleep peacefully at night knowing what to do and that everything will be alright."

"The experience for me was exceptional once I got to the head of the queue. Samantha's personal style combined with obvious training represented the organisation in a positive light. Good service is often hard to find in Australia, but this was an exceptional example of great customer service. Thank you"

"As I've only just completed my phone conversation with Eugenia this afternoon, I have kept all the Links which she very kindly sent to me and in addition to that I've made lists so that I can plan my next few appointments and arrangements."



Grant's story

Grant, 66, lives in community housing with his wife and dependent children and relies on the Disability Support Pension. After his wife responded to a Facebook ad for a mechanical bed, a salesperson arranged buy now pay later finance in Grant's name without speaking to him or assessing affordability. The repayments were unaffordable, and the bed was not fit for purpose.

We disputed the finance, securing closure of the account, waiver of the remaining $3,800 and confirmation that Grant could keep the bed.

AS 62620

Mortgage stress continues to drive demand for our casework and advice services

Across NSW, consumers are facing severe financial pressure as interest rates rise, property values fall and hardship practices remain inconsistent.

- In 2025–26, we helped a client facing a possession order after she had exhausted every avenue through the Australian Financial Complaints Authority. Rather than pursue an urgent and costly NSW Supreme Court stay application, we negotiated a resolution that allowed her to sell her home and leave with dignity.
- We also intervened when a bank failed to adequately support the carer of a terminally ill man who needed time to remain at home. Where appropriate, we lodged regulatory complaints and advocated for stronger hardship support.

We expect demand to grow in 2026–27.

Policy and law reform

Financial Rights had a packed policy agenda this year.

Government takes major steps towards greater simplicity and transparency in general insurance

Since the 2019 Black Summer bushfires, the Insurance Law Service has fielded calls from consumers with claims denied based on a lack of cover linked to a range of definitions used by insurers including "storm," "fire," "maintenance" and "wear and tear,". Policyholders making claims have been surprised and disappointed to discover that they are either uninsured or underinsured due to definitional quirks they knew nothing about.

Following years of advocacy including publishing two reports that have focussed on this issue. Exposed: Insurance problems after extreme weather events in 2021 and Standardising general insurance definitions in 2022, Financial Rights is pleased that the federal government announced funding to legislate standard definitions of natural hazard terms used in property insurance contracts over the next 2 years. Combined with the Insurance Council's application to the Australian Competition and Consumer Commission to introduce a standard definition for "maintenance" and "wear and tear" there is at last momentum to improve consumer outcomes in this space.

On a similar path, the Government also announced funding to develop and consult on options to improve clarity around home and contents premiums. This too has been an issue that we have long identified on our Insurance Law Service lines, and one where we have worked hard to obtain reform. General insurance premium pricing is largely opaque and hidden from view, which is incredibly frustrating for those consumers who want to know why their insurance premium has increased. With general insurance and other costs skyrocketing in recent years consumers are faced with a serious lack of information.



Unfair trading practices outlawed

Many of the people in financial hardship who we support have experienced dodgy sales tactics supporting business models intended to manipulate and rip off consumers.

Following similar legislation across the world the Australian Federal Government passed laws that prohibit unfair trading practices. This law sets clearer expectations for businesses to act fairly towards consumers and if not, they can now be forced to refund, fix what's wrong or potentially face a massive fine.

But there is one more piece to this legislative puzzle that still needs work - applying the laws to the financial services - a sector that is rife with unfair practices and subsequent consumer harm. The good news is that the Government has committed to consulting on mirroring these new unfair trading practices laws to the financial services sector. Financial Rights will be there advocating for that law to be introduced as soon as possible.

The use of adverse genetic tests by life insurers has been banned

Financial Rights has also contributed to a major law reform with new legislation passed for the prohibition of the use of adverse genetic tests by life insurers.



For over a decade, Financial Rights has advocated for a prohibition on the basis that Australians should not be discouraged from undertaking life-saving genetic testing out of fear it may have an impact on their ability to get insurance or make that insurance unaffordable.

The use of genetic tests in life insurance has been ruled by an inadequate self-regulated moratorium and needed to be banned outright. This achievement will make a meaningful change for thousands of Australians.

Other key outcomes

There have been other successes over the year arising out of our casework and policy work:

- Cigno and its directors were fined $7 million by the Federal Court following lengthy ASIC initiated action.
- The Australian Communications and Media Authority has rejected the Telecommunications Consumer Protections Code. The Government will now introduce a mandatory code in line with the campaign from ACCAN that we have supported.
- ASIC cancelled the licence of Easy Plan Financial Services Pty Ltd following ongoing casework and policy raising issues with the Compensation Scheme of Law Resort.



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 General Insurance Code redraft
- The Independent Life Insurance Code Review
- The Independent Customer Owned Banking Code Review
- Mandatory Service Standards for Superannuation
- The Scams Prevention Framework Codes of Practice
- Sustaining the Compensation Scheme of Last Resort
- Review of the Disability Discrimination Act

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 57 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 $511,140 in debts waived for their clients. The outcomes they have achieved for their very vulnerable clients have been nothing short of life changing.

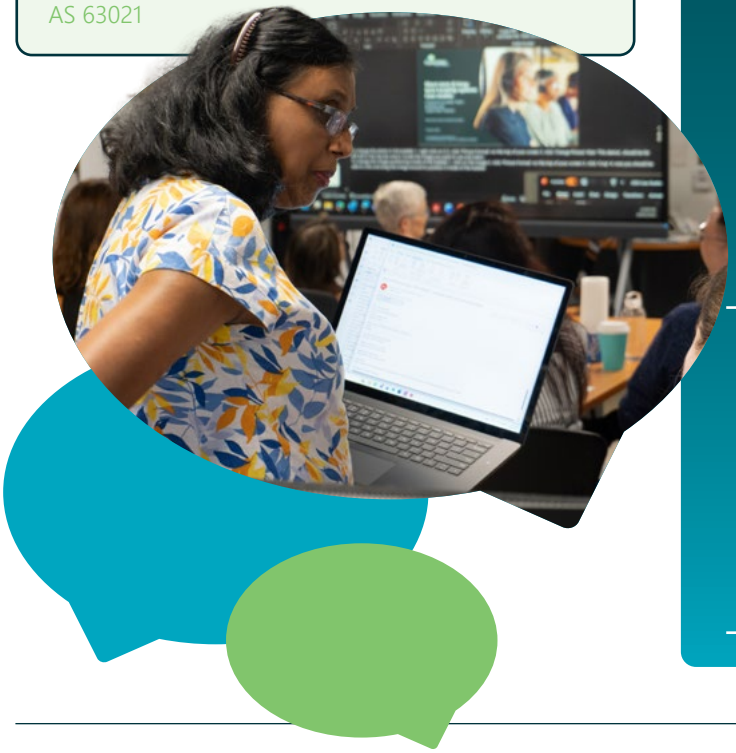
Jane's story

After leaving a violent and financially abusive partner, Jane was raising dependent children in private rental, relying on workers' compensation and experiencing suicidal thoughts.

Our financial counsellor secured $51,000 in debt waivers and an affordable repayment plan for her remaining loan. Free from creditor pressure, Jane could focus on inpatient treatment.

Her mental health has improved, and she is now far more financially stable.

AS 63021



Top 5 product types Casework



Motor vehicle loans



Telco debt



Personal loans



Home loans



Credit cards

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.

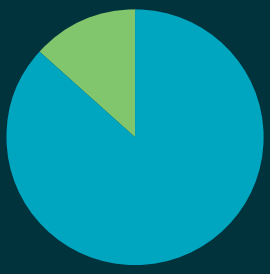
Live chat received 5,994 contacts, some of which are out of hours. We were able to respond to 2,815.

NATIONAL DEBT HELPLINE
1800 007 007
ndh.org.au

Top issues collected

1 Housing including mortgages, rent, strata and council rates
2 Payday/personal loans
3 Credit cards
4 Car loans
5 Tax

NDH chats by state



NSW 5,200
ACT and TAS 794
Total 5,994

Violet's story

Most of Violet's pension was consumed by credit card and buy now pay later repayments, leaving little for essentials and forcing her to rely on more credit. Determined to break the cycle, she sought our help.

Our financial counsellor intervened on her debts and helped her build sustainable budgeting habits. Violet now uses her Statement of Financial Position to guide spending, and her adult son contributes to household costs—strengthening her financial stability.

AS 63967



Mob Strong

Angela's story

Angela lives in a rural community and is a recently widowed mother of two children with disabilities. Before his passing, Angela and her husband were able to afford a home mortgage with his disability and her carer benefits. His passing made the loan no longer affordable. Angela tried talking to the bank who were initially not helpful as she had no income to pay off the loan. When Angela came to us, we negotiated a groundbreaking proposal for financial hardship so she could still live in the house as a family with the help of the children's psychologist, support network and the local Aboriginal community. Under the proposal, the bank agreed to split the loan into two equal components similar to a fixed rate split. Half of the loan had zero interest with fees Angela can pay with her income at her leisure. The other half of the loan became a standard vairable loan. As it was a smaller amount the repayments were manageable for Angela.

AS 762

Robert's story

Robert lives in a regional community and had a relationship breakdown causing debt. The debts included a $30,000 personal loan, car lease and small loans that were taken out before his relationship breakdown. Robert managed to find work, but the debt arrears were crushing him. Our financial counsellor helped Robert with seeking a compassionate debt waiver of the $30,000 loan, affordable payment plan with the car lease and moratoriums on his other loans until the end of the year. Robert felt like he was back on track and was helped with his money management abilities as well.

AS 61282

Annabel's story

Annabel lives in regional community and owned a home there. The home was damaged by a major water leak while she was away looking after her ill ex-husband. The home became uninhabitable and needed repairs. Annabel's insurer refused the claim as the damage was caused by something which was not an insured event. Annabel was falling behind in her mortgage and she wanted to sell the home and move on. Our financial counsellor worked with Annabel to advocate with the mortgagor, a major bank, to allow Annabel time to sell the property on her own terms which the bank allowed. Annabel described the experience as "Not having the stress of that side of things made a huge difference".

AS 58923

Impact through systemic reform

Mob Strong regularly meets with government, regulators and ombudsman to provide input about issues facing First Nations consumers. **This year we have directly impacted systemic reforms with a focus on Closing the Gap Priority Reform 3 and seen outcomes in key policy areas:**

Centrepay

Critical reforms in the Centrelink payments platform called Centrepay were achieved, strengthening safeguards for customers and bringing Centrepay back to a regular payment service for essential bills and expenses.

Reforms included removing high risk and under-used service reasons, using mandatory end dates or target amounts, expanding excluded expenses and strengthening compliance and complaints handling processes.

These improvements will help customers to manage their own expenses, buy goods and services and foster financial independence.

Superannuation, financial services and identification

Our joint report with Super Consumers Australia and Impact Economics "Building Futures not Barriers" contributed to mandatory superannuation member services legislation. Further work with Treasury is required to lift standards specifically for First Nations members.

The report also helped the Taxation Ombudsman to identify barriers First Nations consumers and their advocates face when engaging with the ATO. This includes administrative burdens not understandable by First Nations consumers, a lack of support to navigate ATO processes, and discouraging financial counsellors from taking on this challenging work. The ATO are considering reforms within their vulnerability framework.

Banking

Mob Strong advocated for improved banking options for our First Nations communities, addressing challenges such as ID requirements and issues of inequity. ASIC's Better Banking and Beyond report in July 2025 identified major banks not moving eligible customers into low-fee or no-fee accounts. This included those on Centrelink, many of whom were First Nations. Many banks subsequently issued bulk refunds. But Commonwealth Bank (CBA) refused. Mob Strong join with other consumer advocates, including Choice, to pressure CBA to reconsider.

By 23 December 2025, CBA submitted and refunded $68m of the $270m fees owing to concession customers in high-fee accounts.

Save Sorry Business

The Mob Strong team has provided culturally safe financial counselling through the Youpla Support Program which ends in December 2026. Mob Strong remains engaged with the administration of the remaining ACBF Fund with assets, which may now refund eligible former members of Fund 1. Our enduring work supporting First Nations consumers impacted by the collapse of ACBF/Youpla highlights the importance of continued culturally responsive support.



Life insurance

Life insurance is an important form of risk mitigation for Australians at various stages of life. Whether obtained directly or automatically via their superannuation, life insurance can provide peace of mind to people who are concerned with imposing a financial burden upon family members upon their death, injury or sickness.

However, many of the life insureds (or their beneficiaries) that we speak to on the Insurance Law Service are finding that the expectations or understanding of their life insurances are not being met when they need them most – usually at one of the lowest, most difficult points of their life. Many others are finding themselves questioning the utility of the product in the face of exorbitant and sharply increasing premiums.

Financial Rights has identified a series of serious systemic issues faced by consumers of life insurance products who have expressed frustration and concerns with life insurance claims handling processes, delays, costs, mis-selling and other issues.

Sienna's story

Sienna, a migrant to Australia, bought funeral insurance after seeing a television ad 15 years ago, when she was nearly 60. The premiums steadily increased to $125 a fortnight - an unaffordable cost on the Age Pension.

We raised a complaint about how the product was sold and explained to her. After the insurer rejected our complaint, we escalated it to AFCA. Despite an unsuccessful preliminary review, we persisted and secured an AFCA determination that acknowledged the poor sales of the product and refunding almost $19,000 in premiums.

We represented another pensioner who also had paid more then the benefit, however the sales conduct was factually quite different and she was unsuccessful. Consequences of poor product design and selling practices remain.

AS 77

Reviewing life insurance service standards

Financial Rights has prioritised policy development and advocacy work in life insurance to decrease harms face by insured consumers and their beneficiaries, arising out of weak code of practice commitments, the lack of service standards in life insurance in superannuation, and other legislative roadblocks.

This past year Financial Rights led the joint consumer movement's contribution to the Independent Review of the Life Insurance Code of Practice, with two major submissions.



Addressing and rectifying the problems we've identified in the Code review process is critical to:

- improve consumer outcomes when insureds call upon their life insurance
- decrease the numbers of people paying for life insurance that they cannot call upon
- lift confidence in insurance as a product.



The second of the submissions made this year focussed on the life insurance sector's treatment of Australians with mental health conditions. The life insurance industry's approach to mental health conditions and consumers experiencing this has long been problematic with a history of applying blanket mental health exclusions, many potentially in breach of the Disability Discrimination Act. Faced with an industry seeking to water down their commitments to Australians with mental health conditions, Financial Rights has led the charge to protect their rights and ensure that life insurers do not undermine their industry's social licence and 'walk away' from mental health cover altogether.

As a first step towards strengthening protections for Australians engaging with the life insurance sector, the final independent review report has been delivered with 85 recommendations for uplift and change, supporting either in part or in whole 62 of our recommendations. If accepted that will lead to a large number of significant new and improved consumer rights in areas such as supporting vulnerability, enhancing commitments regarding family and domestic violence, addressing endemic claims delays and other claims handling issues and tackling poor funeral insurance design.

Financial Rights has also contributed to a major law change with the passing in Parliament of the prohibition of the use of adverse genetic tests by life insurers: See the Policy Outcomes section.

Our impact on the independent review

62 of 85 final recommendations reflected our calls for change to the Life Insurance Code of Practice.

Scams

Scam losses in Australia are enormous and persistent, with the ACCC reporting over **$2.2 billion lost in 2025**, an 8% year-on-year increase. At least half a million Aussies are falling victim to these crimes every year.

Consumers, **especially those experiencing vulnerability**, are bearing the brunt of this harm.

First Nations and the scourge of 'scambling'

Callers to Mob Strong, particularly those from remote communities, are reporting concerning cases of 'scambling,' sometimes referred to as 'ding ding', which are targeting and rapidly spreading through those communities.

Scambling is a form of unregulated online gambling that is advertised as giving customers a way to gamble online through their smart phones. People who participate in this activity risk losing deposited funds and are unlikely to recover any winnings. There's also a risk of identity theft, exposure to fraud, and unknowingly engaging in money laundering.



Annie's story

We assisted Annie, a First Nations client receiving the Disability Support Pension who paid more than $8,000 to a fraudulent invoice scam. Despite promptly notifying her bank, the initial reimbursement was very low.

We identified the bank had not used any of the scam tools reasonably available to them. We represented Annie through Australian Financial Complaints Authority (AFCA) where we were unsuccessful. We also undertook targeted advocacy to address gaps in transparency, including the role of the receiving bank (this dispute arose before AFCA's expanded jurisdiction into receiving banks).

Through sustained advocacy, both within and beyond AFCA processes, the client ultimately received a satisfactory refund from both banks. It will be exciting to see how these types of disputes will be decided when the SPF becomes operational.

AS1491

Working to reverse the trend

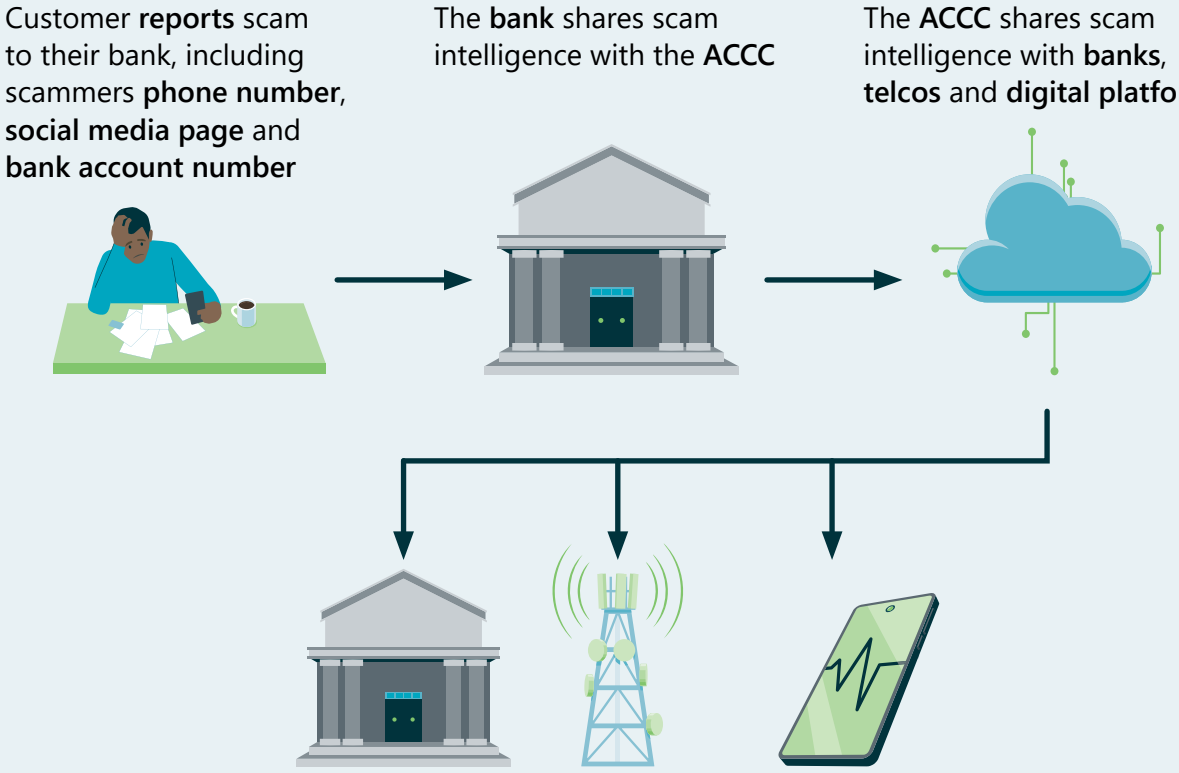
Australians deserve better from the banks that we pay to keep our money safe, and from the telecommunications companies and digital platforms that profit from consumers using their services. We also deserve more from our government to ensure our money is safe from scammers.

Working with our consumer movement colleagues, Financial Rights has been contributing to the development of the Government's highly complex Scam Prevention Framework. While the framework promises a valuable step forward, delays, gaps and deficiencies in its design has meant Australians remain exposed to scams.

We have contributed to a number of joint submissions and met with government to advocate on behalf of our clients to ensure that the implementation of this framework is robust, effective, ambitious and courageous. To succeed the framework needs to ensure that banks, telecommunications companies and digital platforms invest in protecting Australians from scams rather than simply protecting their own interests and reverting to harmful and deceptive victim-blaming narratives to distract from their own failure to prevent scams.

We will continue this work in supporting our colleague organisations to better protect Australians from this modern scourge.

Scam intelligence shared across the ecosystem will help businesses take fast action against scams



Home insurance affordability

This year we have had a strong focus on general insurance affordability, driven by information from our phone lines that many of our clients are struggling with ongoing home and car insurance price increases.

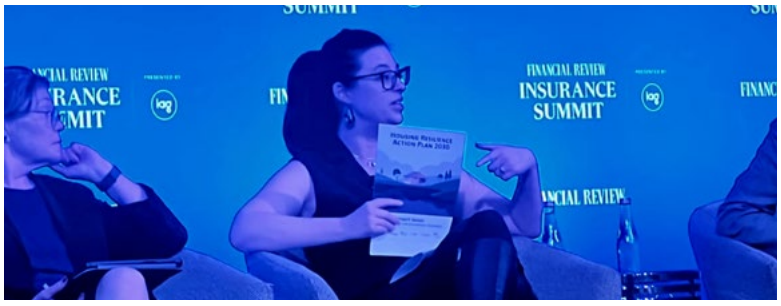
Housing Resilience Action Plan 2030

Across Australia, escalating climate risks are placing increasing pressure on the affordability and availability of home insurance. The challenge is particularly acute for existing homes in high-risk locations, which are disproportionately older, less resilient homes occupied by lower-income households.

One of our biggest projects this year was the development of a 52-point Action Plan for housing resilience and insurance affordability. This Action Plan was developed in partnership with Monash University, Finity Consulting, FC VIC, ARC Justice and the Resilient Building Council. The solutions came from a high-stakes interactive workshop that we spearheaded in December 2025.

The Action Plan was published in April 20206 and has received strong support from the consumer sector, the banking industry, general insurers and the Assistant Treasurer Daniel Mulino. In June, we took it to Canberra and held two successful briefing events in Parliament House.









Premium transparency research

In partnership with CHOICE and with funding from Ecstra, we have been investigating pricing transparency for home insurance. Home insurance premiums are being used as a risk signal, but households are being left in the dark about what that signal means.

This research investigates how increases to home insurance premiums are communicated to customers by combining desktop research with renewal notice analysis, a consumer survey and premium complaint responses from insurers. Without clear explanations, risk breakdowns, or guidance to homeowners, premium increases feel arbitrary and unfair rather than a prompt to adapt or reduce risk. A report will be published in September 2026 including practical, system-wide solutions to improve transparency, fairness, and accountability in insurance pricing.

Case study – Michele Vanderlanh Smith

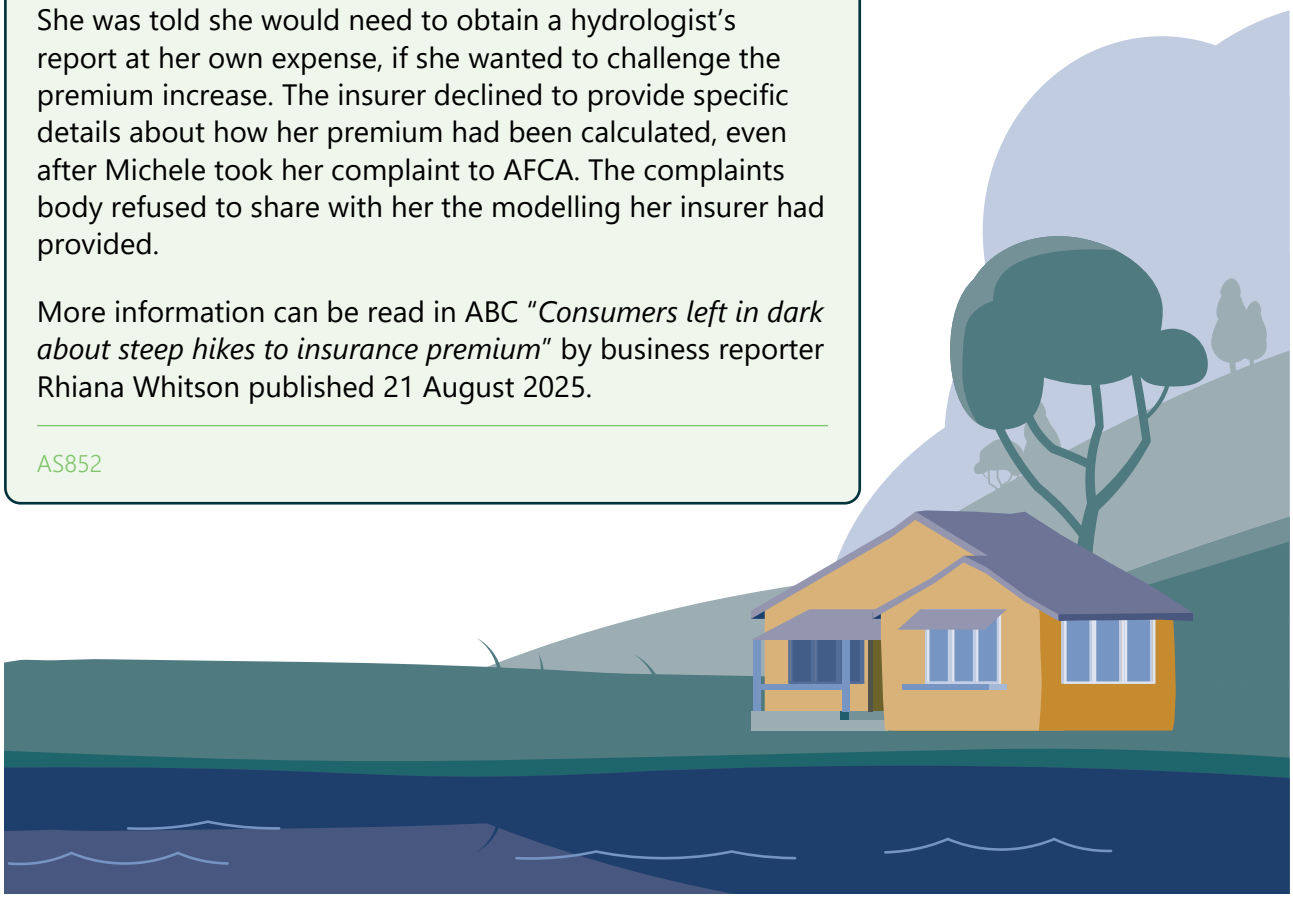
Michele reached out to Financial Rights for casework support after she discovered her annual home and contents insurance premium had jumped by 600 per cent; she thought it must have been a mistake. In just 12 months her insurer had lifted her contents premium from about $700 to over $5000.

Living on the first floor of an inner-city Sydney apartment block, Michele could not understand her insurer's explanation that that her increase was due to the property being a flood risk. Her building cover through strata had barely moved. Her apartment is not on the ground floor.

She was told she would need to obtain a hydrologist's report at her own expense, if she wanted to challenge the premium increase. The insurer declined to provide specific details about how her premium had been calculated, even after Michele took her complaint to AFCA. The complaints body refused to share with her the modelling her insurer had provided.

More information can be read in ABC "*Consumers left in dark about steep hikes to insurance premium*" by business reporter Rhiana Whitson published 21 August 2025.

AS852



Super that works for all consumers

Identifying and removing barriers to build confidence in the super system for Mob

Superannuation is one of the largest financial assets many Australians will hold, yet for many First Nations consumers, accessing, understanding and protecting their superannuation remains unnecessarily difficult.

Through its work supporting First Nations consumers, Mob Strong Debt Help has seen firsthand how systemic barriers can prevent people from accessing their retirement savings and financial entitlements.

In 2025, Mob Strong partnered with Super Consumers Australia and Impact Economics and Policy on the report Building Futures, Not Barriers, examining the challenges First Nations peoples face when engaging with the superannuation system and identifying practical reforms to improve access and fairness.

The research identified three critical areas requiring change:

Recognising and supporting consumers proving their identity

Many First Nations consumers face obstacles accessing their superannuation due to identification requirements, missing documentation, name or date of birth variations and limited access to services. These issues are often intensified in remote communities or with consumers who were marginalised out of community and their births were not registered, and obtaining documents or accessing support may require unreasonable travel and lengthy delays. Financial counsellors also reported difficulties being recognised by superannuation funds when assisting their clients. What is needed is for the super funds to have a uniform application of the AUSTRAC guidance on identification to recognise different forms of proving who you are.

Improving cultural responsiveness

Many superannuation processes do not reflect the cultural, geographic and practical realities of First Nations communities. Requirements such as obtaining certified documents, accessing a Justice of the Peace or completing administrative paperwork can create substantial barriers, particularly in remote areas where support services are limited. What is needed is enforceable member services standards that are designated for First Nations peoples' circumstances.



Art by Gene Ross (Wuri Wuri)

Reforming the death benefits system

Many families experience impossibilities in locating a loved one's superannuation and accessing death benefits. Complex legal and documentation requirements as well as unreasonable measures super funds take to stake claims can create additional hardship during periods of grief, highlighting the need for more accessible processes and improved support pathways.



Driving change

The research, informed by community consultation and interviews with First Nations consumers and stakeholders and after engaging with regulators, the Australian Tax Office and Treasury, reinforced that improving access to superannuation is about more than financial services. It is about fairness, dignity and ensuring First Nations peoples can fully benefit from their own financial future.

Mob Strong continues to advocate for meaningful reform, including:

- Improved recognition of financial counsellors supporting First Nations consumers.
- Greater cultural capability across the superannuation sector.
- More consistent and culturally appropriate identification processes.
- Changes to the death benefits system to improve access for families.
- Customer service standards that better reflect the needs of First Nations consumers.

Looking ahead

Mob Strong remains committed to advocating for a superannuation system that is accessible, culturally safe and responsive to First Nations peoples. The Building Futures not Barriers report has evidenced the hardships mob endure with their super. The Federal Government is now working on legislating service standards. In this process we will advocate for service standards that support First Nations people specifically.

Insights from the lines

As the cost of living is hitting harder, our financial counsellors working on the National Debt Helpline are receiving calls from people who have questions about accessing their superannuation early to help clear their debts.

It can be frustrating for people seeing their superannuation balances and not being able to use it. There are strict conditions to withdraw superannuation early, and there are many disadvantages to doing so even if you are eligible. Not all superannuation funds allow early access. Withdrawing early can result in payment of more tax (resulting in a different financial problem than the one consumer was originally trying to solve) and leaves people with less financial security in their retirement.

Operational achievements

Our people

Despite higher than usual employee turnover during the year, we successfully onboarded fourteen new staff members and continued to strengthen organisational capability. We remained committed to developing talent from within, promoting eight staff into leadership roles and creating a new strategic leadership position, Head of Service Delivery, which was successfully filled through internal promotion. We also established a dedicated Human Resources Manager role, reflecting our commitment to supporting our people, strengthening organisational culture and enhancing workforce capability. Together, these appointments strengthened leadership capacity, supported succession planning and reinforced our commitment to career development.

Flexible work arrangements remain an important part of our employee value proposition, with 52% of our workforce working part-time and hybrid work arrangements embedded across the organisation. In addition, 60% of staff have been with the organisation for more than two years, demonstrating the depth of organisational knowledge and experience across our workforce.



Staff wellbeing

Supporting staff wellbeing remained a key priority throughout the year. We launched a new Psychosocial Health and Safety Policy to strengthen our approach to identifying, managing and preventing psychosocial hazards in the workplace. We also commenced the rollout of vicarious trauma and wellbeing training across the organisation, with the goal of all staff completing the program during the 2026 calendar year. In addition, regular staff massage days were offered throughout the year, providing staff with opportunities to pause, recharge and support their wellbeing. Together, these initiatives form part of our broader commitment to fostering a healthy, safe and supportive workplace for our people.

We also continued to invest in workplace wellbeing through enhanced ergonomic workplace design, including the installation of an additional 11 standing desks. As a result, more than 80% of workstations now incorporate ergonomic design features, supporting the health, wellbeing and productivity of our staff.



Social committee

Our social committee continued to foster connection and engagement across the organisation through a range of staff events and activities, including organising the annual Christmas Party. A highlight of the year was the Big Canvas Collaborative Cultural Painting Workshop delivered by Dalmarri, which provided an opportunity for staff to learn about and engage with First Nations culture while working together to create large-scale collaborative artworks. These activities strengthened relationships across teams and reinforced our values of Courage, Kindness and Stronger Together. The workshop received overwhelmingly positive feedback from staff, with many describing it as one of the most engaging and memorable all-staff events the organisation has hosted.



Technology

Financial Rights continued to enhance and optimise its technology environment. Following the implementation of Actionstep in the previous year, the focus shifted to embedding the platform and realising operational benefits. A staff survey conducted in March 2026 found overall satisfaction with Actionstep had increased from 20% under the previous client management system to 79%, with significant improvements reported across usability, navigation, system performance and functionality.

Further technology improvements included single sign-on across key systems, laptop and headset refresh activities, strengthened information controls through the SharePoint Restricted Access Project, and planning for an independent Cybersecurity and AI Readiness Assessment. Together, these initiatives strengthened data security and cyber resilience, while laying the groundwork for future AI initiatives through improved data quality, systems integration and organisational readiness.

Finance and sustainability

The organisation maintained strong financial stewardship through active oversight of multiple funding streams, regular financial reporting, and prudent management of expenditure, reserves and cash flow. Financial performance remained favourable against budget, reflecting lower staffing costs, the deferral of some technology projects, and higher than forecast income. During the year, a Funding Committee was established to strengthen long term funding sustainability, support revenue diversification, enhance future resilience and support Mob Strong's independence.



Financials

Income	Actual
Revenue from Government	
Commonwealth	
Attorney Generals	$1,253,819
Insurance Law Service	$1,600,356
Department of Social Services	$1,503,825
National Indigenous Australians Agency	$613,400
State	
NSW Attorney Generals	$235,038
NSW Fair Trading	$1,224,269
Sector Grants	**$776,414**
Other Income	**$467,548**
Total Income	**$7,674,668**

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

Expense	Actual
Staffing Costs	$5,874,474
Resources	$30,430
Communications	$96,129
Depreciation	$87,237
Insurances	$18,672
Premises Costs	$279,033
Office Overheads	$295,327
Finance and Accountability	$82,303
Programming & Planning	$72,823
Technology & Infrastructure	$143,346
Travel	$77,852
Total Expense	**$7,057,628**

The complete audited financial statements can be found online in the ACNC register.

Staff photos







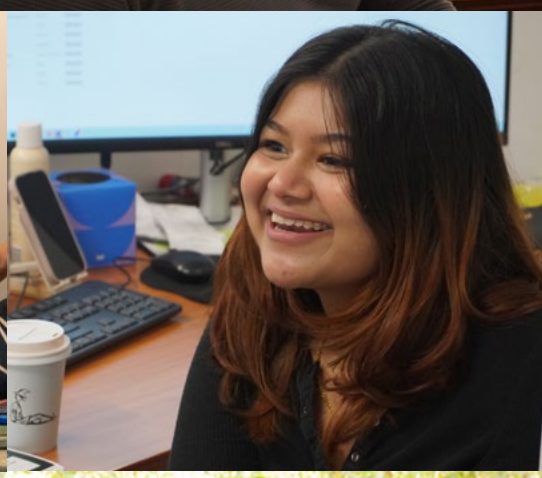


















Our staff

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Director of Casework

Alice Lin
Director of Advice

Almond Cafarella
Information Communication & Technology Manager

Amy Knox
Assistant Director of Casework

Andree Taylor
Financial Counsellor

Andrew Lau
Financial Counsellor

Annabel McConnachie
Community Legal Education Officer

Apiwan Rattanapimol
Financial Counsellor

Belinda Ngo
Mob Strong Financial Counsellor

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Senior Financial Counsellor

Bettina Cooper
Mob Strong Strategy & Operations Manager

Bridgette Hey
Mob Strong Senior Solicitor

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Senior Solicitor

Claudia Robinson
Solicitor

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Digital Communications Coordinator

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Financial Controller

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Principal, Policy Development

Ella Sheppard
Solicitor

Erin Mulally
Director of Advice

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Financial Counsellor

Gen Rock
Financial Counsellor

Grace Joseph
Senior Financial Counsellor

Gregory Russell
Financial Counsellor

Hong-An King
Senior Solicitor

Lucy Lee
Bookkeeper

Isabelle Brian
Operations Assistant

Jane Wilburn
Senior Solicitor

Jason Drane
Mob Strong Senior Financial Counsellor

Jennifer Balk
Mob Strong Business Project Officer

Joanna Alexandris
Financial Counsellor

Jodie Rollason
Chief Executive Officer (November 2025 - March 2026)

Jueun Cha
Solicitor

Julia Davis
Principal, External Relations and Advocacy

Julie Woibo
Mob Strong Financial Counsellor

Karen Cox
Chief Executive Officer (until November 2025)

Kathia Franco
Human Resources Manager

Keshira Sewlall
Solicitor

Khai Der Lau
Solicitor

Konara Gena
Financial Counsellor

Lara Song
Senior Solicitor

Lina Yap
Contact Centre Manager

Louise Jansson
Director of Advice

Maree Laurie
Solicitor

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Chief Operations Officer

Marianna Zaunders
Senior Solicitor

Marie Druon
Senior Financial Counsellor

Mark Holden
Acting Director of Mob Strong (from November 2025)

Mike Dunkley
Solicitor

Miriam Jay
Financial Counsellor

Mitali Tyagi
Interim Chief Executive Officer (from April 2026)

Nardu Welsh
Mob Strong Community Engagement & Project Officer

Nicola Sutton
Office Manager & Company Secretary

Peter Thompson
Financial Counsellor

Rawan Aljayzani
Solicitor

Rebekah Wong
Solicitor

Samantha Short
Mob Strong Financial Counsellor

Samantha Vandall
Senior Financial Counsellor

Sarah Wilson
Policy & Communications Officer

Simon Bruck
Director of Mob Strong (until October 2025)

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Senior Solicitor

Summer Walker
Solicitor

Susan Mathew
Financial Counsellor

Tania Loveday
Financial Counsellor

Tarnia Raynal
Mob Strong Financial Counsellor

Yvette Taylor
Mob Strong Financial Counsellor

Zelie Appel
Solicitor



Acknowledgements and company details

Board

Natalie Pozdeev
Chair

Rosie Thomas
Deputy Chair

Sue-Ellen Hills
Director

Dave McMillan
Director

Beth Schwalbe
Director

Mitali Tyagi
Director (until April 2026)

Francis Vierboom
Director

Aboriginal Advisory Committee

- Nathan Boyle
- Robynne Quiggin
- Bobbi Murray

Mob Strong Independence Steering Group

- Heron Loban | Chair
- Adrian Ahearn | Deputy Chair
- Kimberley Peckham
- Daniel Scoullar

Pro bono support

- Wotton & Kearney
- Maurice Blackburn
- HWL Ebsworth
- Berrill & Watson
- AiBEC
- Bartier Perry
- Jim Johnson
- Paul Batley
- Todd Marskell
- Fabian Di Lizia

Pro bono training providers

UNSW
- Kevin O'Rourke
- Tony Marins

ICAN Learn
- Tracey McCurdy

Maurice Blackburn
- Craig Parrish
- Connie Smith

Good Shepherd
- Eduardo Carrasco

Commonwealth Bank Hardship Team
- Arnold Salina Pinto
- Christian Shaw
- Amy Haigh

Way Forward
- Fiona Guthrie
- James Hoang

CatholicCare NT
- Kelly Gulliver
- Kathryn Scrivens

Small Business Debt Helpline
- Nick Georgiou

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Administration
(02) 9212 4216

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

Funding acknowledgements

The work of Financial Rights Legal Centre is made possible by the support of our funding partners. Their investment funds our frontline services, specialist staff, program delivery resources and organisational infrastructure, thus enabling us to provide high-quality assistance and operate sustainably. We are grateful for their partnership and continued confidence in our work and impact.

Australian Government
National Indigenous Australians Agency

NIAA

Australian Government
Department of Social Services

Australian Government
Attorney-General's Department

Legal Aid NEW SOUTH WALES

NSW GOVERNMENT Fair Trading

financial counselling australia

FINANCIAL COUNSELLING FOUNDATION

ecstra

Financial Rights has received residual remediation funds from financial services organisations. 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.

Financial Rights
LEGAL CENTRE

MOB STRONG
DEBT HELP