

Family harm and financial abuse

Westpac New Zealand



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**

- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book

- know what this book is about

- find more information.



We will write contact information at the end of this book.

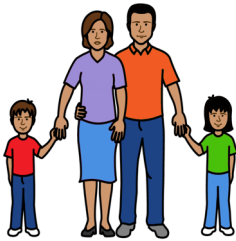
About this book



This book is from Westpac New Zealand.



This book is about **domestic and family harm** and **financial abuse**.



Domestic and family harm is when someone hurts another person in their family or household.



Financial abuse means someone uses your money or **assets**

- when you tell them **no**
- when you do **not** want them to
- to control you.



Assets are things you own that are worth money. For example, your car or house.

Domestic and family harm can happen to anyone



Some people are more likely to have domestic and family harm happen to them.

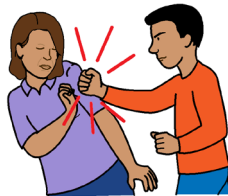


For example, people with disability.



Domestic and family harm can be

- financial abuse



- physical or sexual abuse

- emotional or psychological abuse.

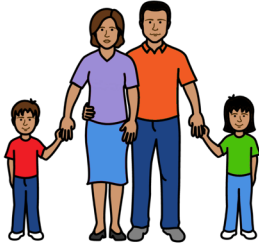


For example, someone

- stops you seeing your family and friends



- says bad things about you.



Domestic and family harm can happen between

- family members



- friends



- a person and their carer



- a person and a stranger that wants to be friends.



The abuse can happen when someone tries to have more power and control.

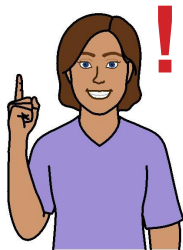
Signs of financial abuse



Financial abuse is a type of family harm.



Financial abuse is **not** ok.



You can protect yourself from financial abuse when you know what the **warning signs** are.

Warning signs are small clues that make you think something bad is happening.



We can help you look for warning signs and show you where to get help.

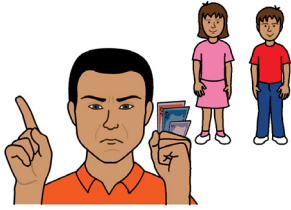


Signs of financial abuse might be when someone

- spends your money when you do **not** want them to or without you knowing



- tells you how to spend your money.

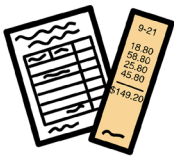


Signs of financial abuse might also be when someone

- does **not** pay child support



- stops you from going to work

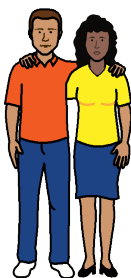


- wants to see the receipts after you go shopping.



Financial abuse can be done by

- someone you hardly know
 - for example, a stranger who wants to be friends with you



- someone you have known all your life
 - for example, family or friends

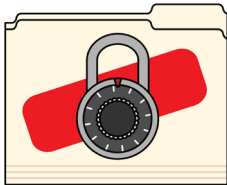


- a carer employed to help you.

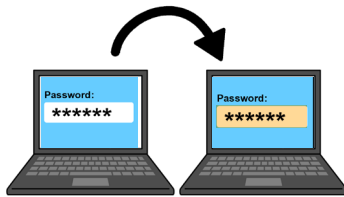
You can get help if you think financial abuse is happening to you.

How to protect yourself from financial abuse

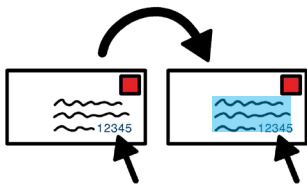
Your privacy



We will protect your personal information to help keep you safe.



We can help you change your online banking sign in details and PIN to protect your money and information.

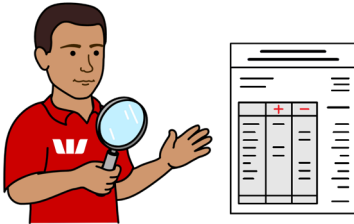


We can change where we send your bank information.

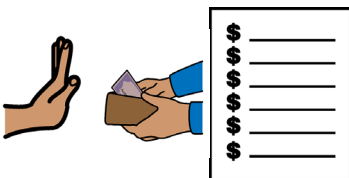
Your money



We can help you remove or change your online banking access.



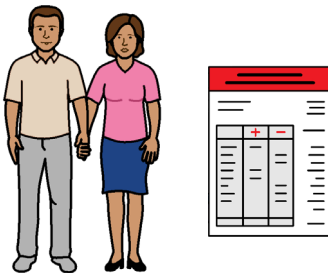
Ask us to help you check your **credit report** for anything unexpected.



A credit report is a summary of how you have handled your credit accounts.



We can block an account if you have a **joint bank card** with the person who tries to control you.



A joint bank card is what you get when you share an account with another person.



We may need to tell the other person if we block an account.

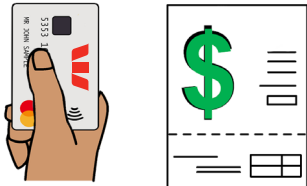


We can help you understand what to do if you need a **Power of Attorney**.

Power of Attorney means a person who can help manage your money or assets.



You might worry about your money and finances if domestic and family harm or financial abuse is happening to you.



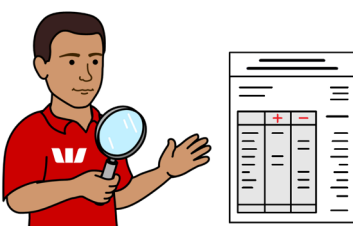
For example, if you leave your partner how will you pay any money you owe?

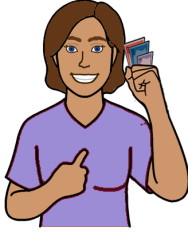
We may be able help you.



For example, we could

- give you more time to pay the money you owe
- review your banking needs.





We can help you to separate your money from your partner or family member.



We can help you talk to an independent and free **financial adviser**.

A financial adviser can help you understand your money.

Abuse in messages



We have made online banking safer.



You can report abuse in online banking messages.

Abuse in banking messages is when someone is rude to you in a money transfer.



For example, someone sends you 1 cent so they can threaten you in the payment description.



To tell us about abuse in messages select the **Feedback** button in Westpac One online banking.



We will look at the message and we might

- warn the person
- stop the person using our bank products.





Who you can talk to

If someone makes you feel unsafe

Call the police.



Call 111

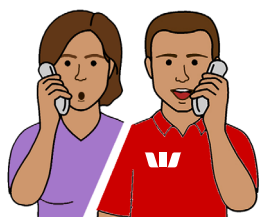


Shine

Shine can help you if domestic and family harm or financial abuse happen to you.

Website [2Shine.org.nz](https://www.2Shine.org.nz)

Call 0508 744 633



Women's Refuge

Free help for women and children to get away from domestic and family harm.

Website [womensrefuge.org.nz](https://www.womensrefuge.org.nz)

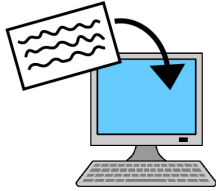
Call 0800 733 843



If you are worried about money you owe us

Contact the Westpac customer care team.

Call 0800 402 802



Email

customer_support@westpac.co.nz

You can also talk to the staff in your local
Westpac branch.

You can get help to talk to us



If you do not speak English

You can ask us for an **interpreter**.

Call 0800 400 600



An interpreter gives your message from one language to another.

For example, Maori to English.



If you use sign language

You can book an iSign New Zealand sign language interpreter for a meeting in person.

Website [isign.co.nz](https://www.isign.co.nz)



If you have a hearing or speech impairment

You can use the New Zealand Relay Service.

Website [nzrelay.co.nz](https://www.nzrelay.co.nz)

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