

Steps to financial safety

Safety: Some of these steps may not be possible. Only take the steps you feel safe to take.
In an emergency call Triple Zero (000)

If you are thinking about leaving an abusive partner, and you want to establish some financial independence, here are some steps to consider taking first.

1

Create a free, private email account

Having a private email address is a great way to quietly communicate with a range of organisations. You will also need an email address if you want to set up a bank account online, so it is important to have one that your partner is not aware of. To reduce the chance of your new email address being discovered, set up your new account on a device that your partner does not have access to, for instance, a friend's phone or computer. Consider a secure and encrypted free email provider like [ProtonMail](#).

2

Gather important documents

If it's safe to do so, secure important documents such as passports and birth certificates or take copies of these documents. Digital photos or copies can be stored online by emailing them to yourself using your new, private email address or using a free, online storage platform like Google Drive. Alternatively, the documents could be left for safekeeping with a person you trust.

** For a detailed checklist of documents to consider getting copies of, see last page.*

3

Open a bank account in your name only

If you leave your partner, it will be important to have a bank account that your partner doesn't know about and can't access. Your pay or benefit payments can then be paid to this account. To open a new bank account you will need to have two forms of identification, a safe postal address, an email address and mobile phone number. We recommend opening an account where you are not already a customer to reduce the risk of accidental disclosure to your partner. **** If you are not an Australian resident or your partner has prevented you from accessing your ID, see next page for more information.**

4

Save some money

If possible, deposit money into your new bank account. If you're unable to open a bank account, consider if a friend or family member may be willing to look after some of your money for you. If

If you are leaving your home because of domestic violence, you may be eligible for a Crisis Payment from [Centrelink](#). This needs to be claimed within 7 days of leaving. Call Centrelink on 132 850 or if you want to speak with Centrelink in a language other than English, call 131 202.

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Get support

If you are considering leaving an abusive partner, there are organisations that can assist you to plan your next steps. There is also a range of support available to help you escape and rebuild from economic abuse. Visit our [Financial Safety website](#) for more information.

To talk to someone about your options, call the national domestic and family violence helpline 1800RESPECT (1800 737 732). If you want to use an interpreter to speak with someone at [1800RESPECT](#), call the Translating and Interpreting Service on 131 450.

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If you decide to leave an abusive partner, there are some further steps you can take to increase your economic safety.

6

Transfer money

If your only source of money is from a joint account, transfer enough money for you (and your children) to safely take your next steps. If you don't have paid employment and don't currently receive any Centrelink benefits, you may have to wait up to 13 weeks to start receiving Centrelink payments. This is the maximum wait time for Centrelink benefits if you and/or your partner have assets which could impact your eligibility for payments. The assets test could be applied even if your partner controls the assets and you have no access to them. If you feel safe enough to do so, tell Centrelink this is the case.

If you have recently left family violence and you are struggling with finances, you could be eligible for up to \$5,000 financial assistance. Find out more about [UnitingCare's Escaping Violence Payment](#).

Freeze joint accounts or change operating instructions

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Get in touch with your bank and tell them you have separated from your partner. If it's safe to do so, ask them to freeze any joint accounts you have. If there is an overdraft facility, ask them to put a 'hold' on the overdraft so your partner cannot create debt that you could be asked to repay. If you have a credit card in your name, and your partner has a card on that account, ask for that card to be cancelled. You can also change operating instructions to be 'two to sign', meaning you both have to agree for any money to be withdrawn. You could also do this if you have a mortgage with a redraw facility.

If you're comfortable to tell your bank or financial institution that your separation is a result of domestic violence, this will increase the range of options they have to assist you.

8

Get a new mobile phone

If there's any chance your partner can track, monitor or access your mobile phone, get a new mobile phone and use this for conversations you don't want your partner to know about. If you don't think it's safe to stop using your existing mobile phone, keep using it for other calls. You may be eligible for a free mobile phone through the [Safe Connections](#) program, delivered by local domestic violence services. For information about staying safe with technology and social media visit, WESNET's [Technology Safety](#) site.

9

Change passwords and update details

Immediately change passwords and PIN codes on your bank cards, bank accounts, mobile phones, MyGov/Centrelink account (and children's MyGov accounts). If possible, change these accounts to your new email address.

Then consider which further organisations you need to update your details with such as your employer, Centrelink, motor registry, toll providers, internet service, insurance companies, property manager, utilities (electricity, water), ATO, Australian Electoral Commission.

10

Deal with debt

If you are concerned about your partner running up joint debt, or you think they might have created debt in your name, request a free copy of your credit report. Find out more about credit reporting from [Credit Smart](#). A financial counsellor can help you deal with creditors chasing you about your debts even in your name. Call the [National Debt Helpline](#) for free, independent, confidential assistance on 1800 007 007.

Document checklist

FURTHER INFORMATION

* Important document checklist

- | | |
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| <input type="checkbox"/> Passport (including your children's) | <input type="checkbox"/> Credit card statement/s |
| <input type="checkbox"/> Birth certificate (yours and your children's) | <input type="checkbox"/> Bank statement/s |
| <input type="checkbox"/> Drivers license | <input type="checkbox"/> Title deeds for any property |
| <input type="checkbox"/> Marriage certificate | <input type="checkbox"/> Mortgage statement/s |
| <input type="checkbox"/> Registered relationship certificate | <input type="checkbox"/> Personal loan or car loan statements or contracts |
| <input type="checkbox"/> Immigration documents | <input type="checkbox"/> Centrelink (Services Australia) correspondence |
| <input type="checkbox"/> Any court documents or court orders | <input type="checkbox"/> Binding financial agreement (prenuptial agreement) |
| <input type="checkbox"/> Medicare card | <input type="checkbox"/> Letters from debt collectors or other creditors |
| <input type="checkbox"/> MyGov account/login details | <input type="checkbox"/> Payslips |
| <input type="checkbox"/> Superannuation account details (yours and your partner's) | <input type="checkbox"/> Tax Return or Notice of Assessment from the Australian Tax Office |

Additional documents checklist

- | | |
|---|---|
| <input type="checkbox"/> Will | <input type="checkbox"/> Electricity, gas and water bills |
| <input type="checkbox"/> Power of Attorney document | <input type="checkbox"/> Mobile phone bill |
| <input type="checkbox"/> Enduring Power of Attorney document | <input type="checkbox"/> Internet bill |
| <input type="checkbox"/> Guardianship | <input type="checkbox"/> Property rental agreement |
| <input type="checkbox"/> Advanced Care Directive | <input type="checkbox"/> Motor vehicle registration |
| <input type="checkbox"/> Insurance documents: House, car, health, income protection, life | <input type="checkbox"/> Company registration (for any personal or family business) |

** Opening a bank account

- If you are not an Australian resident, you will need to declare your overseas tax residency and provide your Tax Identification Number or equivalent.
- If your partner has prevented you from having your identification documents, banks can use alternative methods to identify you. This will require you to open an account in person or over the phone.
- If you do not have a safe address to use, you will need to speak to the bank about options. Ask if the bank has a specialist team you can talk to about the domestic violence and economic abuse you are experiencing.