



## **CODE of PROFESSIONAL CONDUCT**

### **Definition:**

A Financial Counsellor advocates and/or negotiates on behalf of consumers and debtors. A Financial Counsellor must be involved in one or more of the following relating to the general functions of direct casework, group or class advocacy, community development and education, social action and reform.

Financial Counsellors must carry out the above functions free of conflict of interest. Financial Counsellors are not, and should not be, regarded as general welfare assessment workers. This should be undertaken by either an agency intake worker or by the referring worker.

### **Code:**

A member of the Australian Financial Counsellor and Credit Reform Association is bound to do the following:

1. Maintain a high standard of personal conduct in the capacity of Financial Counsellor.
2. Respect the image and protect the integrity of the occupation.
3. Endeavour to become and remain proficient in the practice of the occupation, with reference to The AFCCRA Minimum Practice Standards policy.
4. Relate to the employing/auspice in primarily as a Financial Counsellor.
5. Ensure that the client understands the role of the Financial Counsellor as an independent advisor.
6. Respond to the client in a non judgmental manner.
7. Maintain client confidentiality.
8. Have no conflict of interest, or refer the client to another service if such a conflict arises.
9. Offer the client all relevant information regarding the financial situation and ensure that the information is accurate and current.
10. Ensure that regular and thorough instructions are taken and act only on client's instructions.
11. Use file details solely for the purpose of financial counseling.

12. Act in an advocacy role and negotiate on behalf of the client, rather than as a mediator between the creditor and client.