



Australian Banking
Association

Assisting customers in prison with their banking

This is an Australian Banking Association (ABA) factsheet for financial counsellors, prison support staff, solicitors, and anyone else looking to support a customer in prison.

This information is only relevant for customers with an existing bank account.

The factsheet is designed to provide general information in response to common questions that can arise when supporting a customer in prison with their existing accounts. You should always contact the relevant bank directly to discuss the customer's individual circumstances.

1. How does someone in prison identify themselves to their bank if they don't have standard ID?

Answer: Discuss with the customer's bank whether they can accept Corrections-issued photo ID.

Explanation: Banks are legally required to identify all customers. They will usually ask for the customer's driver licence or passport.

When this is not possible, the bank may be able to accept a Corrections-issued identification. The Corrections ID should include:

- a photo,
- full name/s (including middle name),
- date of birth, and
- address.

If the Corrections ID does not contain one or more of the above, it may be possible for Corrections to include a letter with the missing information. Such a letter should be on an official Corrections letterhead and include an official stamp from the facility.

Important: Corrections-issued ID is a non-standard form of identification which may take more time to assess and process than conventional ID. You should first contact the customer's bank to discuss – see **Appendix 1** for key contact numbers.

Other: some First Nations customers may have access to First Nations community identification cards. Refer to the *ABA factsheet on acceptance of First Nations community identification cards* [link]

2. How does someone in prison access banking services when phone and internet access is restricted?

Answer: Discuss with the bank whether they can accept a banking request in writing.

Explanation: Where the prison does not provide phone/internet access or it is restricted, it may be possible for the customer to request a transaction (or other banking service) in writing. You should contact the customer's bank to discuss if and how this can be done, given their individual circumstances and requirements.

Below are some steps that you may need to follow:

1. Organise with the prison for the customer to write to their bank on a Corrections letterhead or to complete a special banking form (where the prison has one for the customer's bank).
2. Provide a copy of the customer's identification.
3. Include customer information on the letter/special banking form:
 - a. their full name (including middle name);
 - b. date of birth; and
 - c. the customer's signature.
4. Clearly explain the transaction or enquiry, for example:
 - a. if the request is a transaction request: include the customer's account details and the recipient's account details (BSB, account number and account name);

- b. if a balance enquiry and/or a statement request is being made: include the account/s details, the statements being requested, and the time period you are requesting.
- 5. Organise for an official stamp from the Corrections facility (banks will need to know that this is an official State or Territory Government letter/special banking form).
- 6. Discuss with the bank where to send the letter/special banking form.

If the customer's bank confirms with you that they accept written requests, you will find links to their branch locations with their postal addresses at **Appendix 2**.

3. What should a customer experiencing financial difficulty do?

Answer: Contact the bank's financial difficulty team ASAP.

Explanation: Each bank has a dedicated financial assistance team ready to listen and talk about options. Financial Counsellors with a completed Letter of Authority for their client will be able to assist.

Banks encourage customers (and their representatives) who are experiencing financial difficulty and/or have outstanding debts with their bank to contact them (directly or through their representative) as soon as possible.

The sooner the bank is contacted, the sooner they can work to find a solution and try to prevent the situation from deteriorating further.

See **Appendix 3** for further information (and at **Appendix 1** you will find key contact numbers).

4. Does the customer have the right bank account for their situation?

Answer: Banks encourage customers (or their representatives) to get in contact with them ahead of entering prison to ensure they have the right account, appropriate to their needs.

Explanation: Banks offer various basic, low or no fee accounts. These may be more suitable for a customer entering prison than their current account(s). Please contact the customer's bank to discuss further. At **Appendix 4** you will find links to relevant bank accounts offered.

5. Can a customer entering prison set up a third-party authority to act on their behalf?

Answer: Granting third-party authority is an option that customers entering prison may wish to consider.

Explanation: third party authorisations such as a Power of Attorney allows someone to act on a customer's behalf, including for their banking.

Banks cannot advise customers about granting or revoking a Power of Attorney or other forms of third party authorisations. It is an important decision and one that a customer may need to speak to a lawyer about (to understand the process and the risks of giving someone authority to act on their behalf).

On Powers of Attorney, You can find general information about Powers of Attorney [here](#). Power of Attorney laws are different in each State and Territory (see **Appendix 5** for additional information).

6. What should a customer who thinks they have been scammed do?

Answer: Each bank has scam and fraud teams that are ready to help.

You can find more ABA member bank specific information <https://www.ausbanking.org.au/for-customers/scams/>

7. My client is due to leave prison soon but their bank account has been deactivated. How can they receive their crisis payment?

Answer: Banks may be able to reactivate a customer's bank account ahead of their release, under limited circumstances.

Explanation: The options available to the customer will depend on their individual circumstances.

Where the bank has deactivated the customer's account because it has not been used for a while, it may be possible to reactivate ahead of release. You should contact the customer's bank to discuss whether this will be possible.

8. What should a customer entering prison be thinking about to manage their finances?

Answer: Financial Counselling Australia has developed a Checklist of Financial Obligations for customer's entering prison, that may be useful. The Checklist can be accessed:

<https://ndh.org.au/wp-content/uploads/2021/04/checklist-of-financial-obligations-april-2021.pdf>

9. How does a customer make a complaint about a bank?

Answer: Make a complaint through the bank's internal complaints process. Customers that are not satisfied with a bank's response can make a complaint to the Australian Financial Complaints Authority (**AFCA**)

See **Appendix 6** for each bank's and AFCA's complaints information.

Appendix 1 – Contacting the bank

Phoning a bank will be the main way for customers in prison to communicate directly with their bank.

Key bank contact numbers are included here, though it is important to remember that there can be long wait times when calling a bank and the customer will need to be identified, which may mean having their ID documents at hand.

Bank	Key contact numbers
	<p>ANZ General Enquiries 13 13 14 8am to 7pm AEST/AEDT, Monday-Friday *** ANZ Customer Connect (<i>for financial hardship support</i>) 1800 252 845 9am to 6pm AEST/AEDT, Monday-Friday *** ANZ Aboriginal and Torres Strait Islander Customer Support 1800 037 366 8am to 8pm AEST/AEDT, Monday-Friday *** ANZ Plus (<i>for current ANZ Plus product holders</i>) 13 42 69 9am to 5pm ST/AEDT, on business days excluding national public holidays</p>
	<p>Bendigo Bank General Enquiries 1300 236 344 8am to 9pm AEST/AEDT, Monday - Friday 9am to 8pm AEST/AEDT, Saturday – Sunday and some public holidays *** Mortgage Help Centre (<i>for financial hardship situations</i>) 1800 652 146 8am to 6pm AEST/AEDT, Monday – Friday</p>
	<p>Direct Banking (<i>for general banking and enquiries</i>) 13 2221 8am to 8pm AEST/AEDT, Monday-Sunday *** Indigenous Customer Assistance (<i>for general banking and enquiries</i>) 1800 700 682 (select option 1) 9am to 8pm AEST/AEDT, Monday-Friday 8am to 2pm AEST/AEDT, Saturday</p>

	<p>ical@cba.com.au</p> <p>***</p> <p>Financial Assist (<i>for financial hardship support for personal products</i>) 1300 720 814 8am to 9pm AEST/AEDT, Monday-Friday 9am to 2pm AEST/AEDT, Saturday financialassist@cba.com.au</p> <p>***</p> <p>Financial Assist Represented Customers Team (<i>for third party authorities to contact about financial hardship support on personal products</i>) 1300 993 258 9am to 6pm AEST/AEDT, Monday-Friday representedcustomers@cba.com.au</p> <p>***</p> <p>Business Financial Assistance (<i>financial hardship support on business products</i>) 13 2607, Monday-Sunday</p>
	<p>Existing HSBC Personal Banking Customers – General Enquiries</p> <p>1300 308 008 02 9005 8220 Available 24/7</p> <p>***</p> <p>HSBC Customer Assist (<i>for financial hardship support</i>) 1300 555 988 02 8661 1902 8am to 5pm AEST/AEDT, Monday-Friday</p> <p>***</p> <p>HSBC Extra Care Team (<i>if you require additional support for your client including in relation to non-standard ID documentation</i>) 02 9762 9060 9am to 5:30pm AEST/AEDT, Monday-Friday</p>
	<p>Specialised Care Team</p> <p>1800 801 608 8am to 9:30pm AEST/AEDT, Monday-Friday 9am-8pm AEST/AEDT, Saturday-Sunday</p>
	<p>MyState phone banking (<i>general enquiries & hardship support</i>)</p> <p>138 001 8am to 6pm AEST/AEDT, Monday-Friday 9am to 1pm AEST/AEDT, Saturday</p>



Direct Servicing (for general banking enquiries)

13 22 65

8am to 7pm AEST/AEDT, Monday- Friday

9am to 6pm AEST/AEDT, Saturday-Sunday

NAB Assist Customer Care (for hardship arrangements)

1800 701 599

8am to 8pm AEST/AEDT, Monday-Friday

9am to 1pm AEST/AEDT, Saturday

Customer Support Hub

1300 308 175

8am to 7pm AEST/AEDT, Monday-Friday



Incarcerated Customers line

(Able to assist with complex inquiries and information relating to powers of attorney, third party to operate, prison account payment change requests)

1800 329 103

8.30am to 5.30pm AEST / AEDT, Monday to Friday

depositscustomercare@suncorpbank.com.au

Suncorp Bank General Enquiries

13 11 75

8am to 10pm AEST/AEDT, Monday-Friday

8am to 6pm AEST/AEDT, Saturday-Sunday

Suncorp Bank Financial Difficulties

1800 225 223

Fax: 07 3031 2008

8:30am to 5pm AEST/AEDT, Monday-Friday



Westpac General Enquiries

132 032

8am to 8pm AEST/AEDT, Monday-Sunday

Westpac Assist (for financial hardship situations)

1800 067 497

8:30am to 8pm AEST/AEDT, Monday-Friday

9: 30am to 6pm AEST/AEDT Saturday

Financial Counsellors (for financial hardship situations only)

	<p>1800 685 844 8.30am to 6.00pm AEST/AEDT, Monday-Friday International call: +61 2 9155 5725 financialcounsellors@westpac.com.au</p> <p>*** Remote Indigenous Call Centre 1800 230 144 9:00am to 6:30pm ACST</p> <p>*** Written Banking Request (Special Banking Form or Corrections Letter) By email at CorrectiveServicesBanking@westpac.com.au By mail at Reply Paid 5265, Sydney NSW 2001</p>
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Appendix 2 – Branch locations

Written requests to a bank will typically need to be mailed to a nearby branch. You should contact the customer's bank to discuss where banking requests in writing should be addressed. Below you will find banks' branch locations which are searchable by address.

Bank	Website information
	For branch locations, see https://www.anz.com.au/locations/?zoom=4#/
	For branch locations, see https://www.bendigobank.com.au/locate-us/
	For branch locations, see https://www.commbank.com.au/digital/locate-us/
	For branch locations, see https://www.hsbc.com.au/branch-finder/
	For branch locations, see https://mystate.com.au/help-centre/branch-locations/
	For branch locations, see https://www.nab.com.au/locations
	For branch locations, see https://www.suncorp.com.au/locate-us.html
	For branch locations, see https://www.westpac.com.au/locateus/

Appendix 3 – banks' financial hardship information

Bank	Website information
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	https://www.anz.com.au/support/financial-hardship/
 Bendigo Bank	https://www.bendigobank.com.au/support/financial-difficulty/
 Commonwealth Bank	For personal customers: https://www.commbank.com.au/support/financial-support/financial-hardship.html For business customers: https://www.commbank.com.au/business/support/financial-hardship.html For First Nations customers: https://www.commbank.com.au/banking/indigenous-banking.html
 ING	https://www.ing.com.au/help-and-support/tips-hints-guides/financial-hardship.html
 HSBC	https://www.hsbc.com.au/help/money-worries/
 MyState	https://mystate.com.au/about-us/contact-us/financial-hardship/
 nab	https://www.nab.com.au/help-support/financial-hardship Other (everyday banking, in easy format): https://www.nab.com.au/personal/accounts/transaction-accounts
 SUNCORP BANK	https://www.suncorp.com.au/banking/help-support/financial-difficulty.html
 Westpac	Information and useful forms for Financial Counsellors and Authorised Third Parties on their website about financial hardship support: https://www.westpac.com.au/about-westpac/sustainability/initiatives-for-you/customers-financial-hardship-counsellors/

Appendix 4 – Basic, low or no fee accounts

Given banks offer eligible customers a range of affordable banking products and services, such as basic, low or no fee accounts; you may wish to have a conversation with the customer's bank about whether they are currently in the right financial product for them.

Banks may require evidence of a concession card to move customers to these accounts which may not be possible until release.

Bank	Basic bank account name
	Everyday Accounts (https://www.anz.com.au/personal/bank-accounts/everyday-accounts/)
 Bendigo Bank	Everyday Accounts (https://www.bendigobank.com.au/personal/transaction-accounts/everyday/)
 Commonwealth Bank	Streamline Basic (https://www.commbank.com.au/banking/streamline-basic.html) ¹ Smart Access (https://www.commbank.com.au/banking/everyday-account-smart-access-d.html)

¹ Eligibility criteria applies. Available to anyone with a Commonwealth Seniors Health card, Pensioner Concession card, or Health Care card.

 HSBC	Day to Day Account (https://www.hsbc.com.au/accounts/transactions/)
 ING	Orange Everyday (https://www.ing.com.au/everyday-banking.html)
 MyState	Basic Account (https://mystate.com.au/bank-accounts/transaction-accounts/basic-account/)
 nab	NAB Classic Banking Account (https://www.nab.com.au/personal/accounts/transaction-accounts/nab-classic-banking)
 SUNCORP BANK	Everyday Essentials (https://www.suncorp.com.au/banking/bank-accounts/everyday-accounts/comparison.html)
 Westpac	Westpac Choice (https://www.westpac.com.au/personal-banking/bank-accounts/transaction/choice/)

Appendix 5 – jurisdictional information about Powers of Attorney

ACT <https://www.ptg.act.gov.au/powers-of-attorney>

NSW <https://www.tag.nsw.gov.au/wills/make-power-attorney>

NT <https://nt.gov.au/law/processes/power-of-attorney>

QLD <https://www.pt.qld.gov.au/enduring-powers-of-attorney/about-enduring-powers-of-attorney/>

SA <https://publictrustee.sa.gov.au/wills-services/power-of-attorney/>

TAS <https://www.publictrustee.tas.gov.au/enduring-power-of-attorney.html>

VIC <https://www.statetrustees.com.au/power-of-attorney>

WA <https://www.wa.gov.au/service/justice/civil-law/enduring-power-of-attorney>

Appendix 6 – banks' complaints information

Bank	Information
 ANZ	<ul style="list-style-type: none"> by phone on 1800 805 154; or online at https://www.anz.com.au/support/contact-us/complaints/
 Bendigo Bank	<ul style="list-style-type: none"> by phone on 1300 361 911; or online at https://www.bendigobank.com.au/contact-us/resolve-a-complaint/
 Commonwealth Bank	<ul style="list-style-type: none"> by phone on 1800 805 605; by mail at CBA Group Customer Relations Reply Paid 41 Sydney, NSW 2001; or online at https://www.commbank.com.au/support/compliments-and-complaints.html

 HSBC	<ul style="list-style-type: none"> • by phone 1300 308 188; • by mail at Customer Relations Team, HSBC Bank Australia Limited, Tower 1 - International Towers Sydney, 100 Barangaroo Avenue, Sydney NSW 2000; or • online at https://www.hsbc.com.au/help/feedback-and-complaints/
	<ul style="list-style-type: none"> • by phone on 133 464; or • By mail at ING - Complaints Resolution, GPO Box 4094 Sydney NSW 2001; or • By emailing customer.complaints@ing.com.au
	<ul style="list-style-type: none"> • by phone on 138 001; • by mail at Complaints & Feedback, GPO Box 1274, Hobart, Tasmania 7001; or • online at https://mystate.com.au/about-us/contact-us/complaints-feedback/
	<ul style="list-style-type: none"> • by phone on 13 22 65; or • online at https://www.nab.com.au/contact-us/feedback
	<ul style="list-style-type: none"> • by phone on 13 11 75; or • online at https://www.suncorp.com.au/contact-us/customer-relations.html
	<ul style="list-style-type: none"> • by phone on 132 032; • by mail at Reply Paid 5265, Sydney NSW 2001; or • online at https://www.westpac.com.au/contact-us/feedback-complaints/
 Australian Financial Complaints Authority (External Dispute Resolution)	<ul style="list-style-type: none"> • by phone on 1800 931 678 (free call) • by mail at Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001 • online at https://afca.org.au/make-a-complaint or info@afca.org.au

Other useful links

AUSTRAC guidance, *Assisting customers who don't have standard forms of identification*:
<https://www.austrac.gov.au/business/core-guidance/customer-identification-and-verification/assisting-customers-who-dont-have-standard-forms-identification>

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