



Financial Management Information Handbook

Helping you to manage
your finances



NSW Trustee
& Guardian



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Please note: Fees outlined in this document are current as at May 2023 and are subject to change. Visit our website for our current fees www.tag.nsw.gov.au

NSW Trustee & Guardian

makes substitute decisions

in the customer's best interests.

Introduction

We would like to welcome you as a customer of NSW Trustee & Guardian. An important decision has just been made in your life to involve us in the management of your financial affairs.

This handbook will help you to understand who we are and how we will assist you to manage your financial affairs to ensure your needs are met. We hope that many of your questions, as well as those of your family and other people involved in your life, are answered in this handbook.

If you need any further advice or guidance along this journey, please contact your financial management team who are here to help.

NSW Trustee & Guardian



Financial Management Order

If a person's decision-making ability is impaired due to disability, age, mental illness or injury, a court or tribunal can appoint another person, or organisation to make financial decisions on their behalf under a financial management order. The Supreme Court (Equity Division – Protective), NSW Civil and Administrative Tribunal (NCAT) Guardianship Division, or Mental Health Review Tribunal are able to make a financial management order.

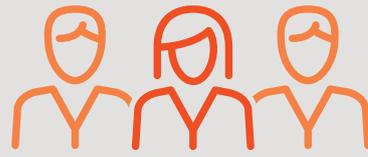
NSW Trustee & Guardian can be appointed as the financial manager if there is no one else able or willing to carry out the role. The person then becomes NSW Trustee & Guardian's customer.

After an order is made

Once a financial management order has been made, NSW Trustee & Guardian is appointed to manage all or part of a customer's estate, depending on the order. An estate can be all assets including cash, shares, bonds and real estate. Our role is outlined in the NSW Trustee & Guardian Act, 2009. When we receive a financial management order from a court or tribunal, the management of your estate is given to a financial management team.

The financial management team is responsible for day-to-day financial management of your estate.

The financial management team will contact you, your family, close friends or guardian before making substitute decisions on your behalf for your overall best interests.

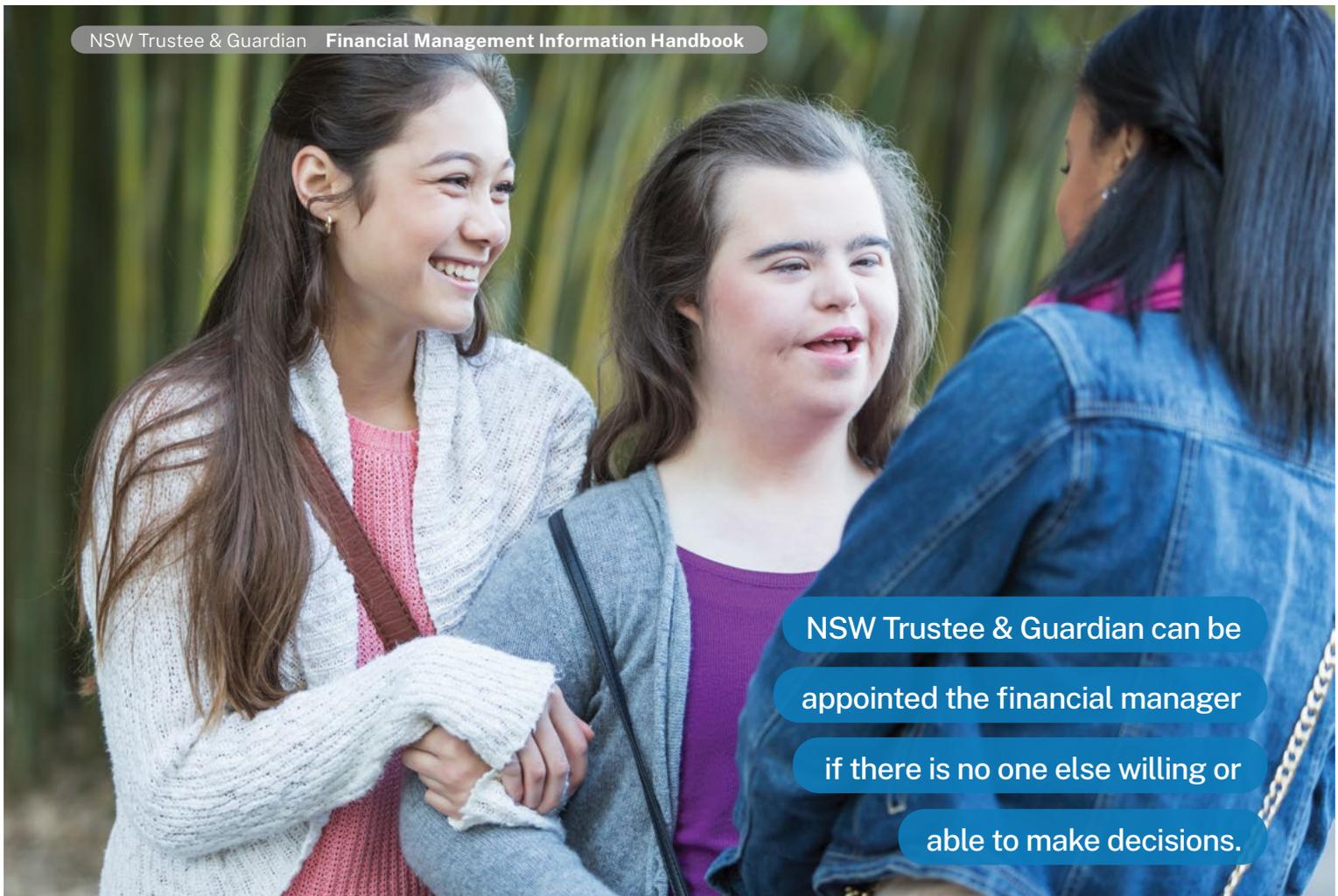


Requesting Customer Information

The financial management team will request information to assist us in making substitute decisions and assess your financial situation. This information may be provided by you, your family, close friends and guardians. It will help us work out your financial situation.

The financial management team will generally:

- contact you to introduce NSW Trustee & Guardian and our role
- liaise with your financial institutions and pension authority for account information
- confirm details of all assets and income
- request copies of any insurance policies
- confirm taxation issues
- identify any debts to be paid
- develop a budget
- set up automatic payments as required
- ensure all income is received on your behalf
- consider the level of assistance you require to manage your bank account and other finances.



NSW Trustee & Guardian can be appointed the financial manager if there is no one else willing or able to make decisions.

Substitute Decisions

A substitute decision is a decision made on behalf of a person under a financial management order. The legal effect of a substitute decision is the same as if the person had made the decision themselves.

We make substitute decisions in your best interests. Our staff take into consideration the financial reasons for making a substitute decision as well as promoting your independence, increasing your quality of life and strengthening your relationships with friends, family and the community.

Substitute decision making policy

In making substitute decisions for our customers, NSW Trustee & Guardian follow the principles set out in section 39 of the *NSW Trustee and Guardian Act 2009*. We also make substitute decisions in accordance with the NSW Trustee & Guardian Decision Making Policy.

Outlined below are the general principles under section 39 of the *NSW Trustee and Guardian Act 2009*:

- (a) The welfare and interests of people with impaired decision making ability should be given paramount consideration.
- (b) Their freedom of decision and freedom of action should be restricted as little as possible.
- (c) They should be encouraged, as far as possible, to live a normal life in the community.

- (d) Their views should be taken into consideration.
- (e) The importance of preserving family relationships and cultural and linguistic environments should be recognised.
- (f) They should be encouraged, as far as possible, to be self-reliant in matters relating to their personal, domestic and financial affairs.
- (g) They should be protected from neglect, abuse and exploitation.

Reasons for substitute decisions

Reasons for substitute decisions are a written record of why a substitute decision was made. They include a statement of the facts the substitute decision was based on and why a particular course of action was chosen over other alternatives.

As NSW Trustee & Guardian makes thousands of decisions each year, it is not possible to provide a formal document for each decision. Because of this, we define certain substitute decisions as 'significant decisions'. We prepare reasons for significant decisions and inform you, your family, close friends or guardian of the significant decision in a written document.

Significant decisions

Significant decisions include:

- real estate – sales, leasing and purchasing
- legal issues
- dispute or conflict
- commercial issues such as a sole trader, partnership or company interests
- motor vehicle decisions.

Providing reasons for significant decisions

NSW Trustee & Guardian believes it is important to provide reasons for significant decisions in order to:

- ensure you and your family, close friends or guardian know why a substitute decision has been made
- show that we respect your need to understand why a decision was made
- promote accountability, consistency, transparency and fairness in decision-making
- promote your rights to receive information about yourself and the services you receive.



Customer budgets will be developed for all customers and reviewed annually.



Review of Decisions

We will clearly explain the reasoning behind substitute decisions. There are occasions where the Supreme Court may make decisions regarding a person's estate. Determinations made by the court are excluded from the substitute decision making process. We understand that customers and their family, close friends or guardians don't always agree with substitute decisions that are made and may want the decision reviewed. If you are unhappy about a decision, there is a review process you can follow.



Step 1: Internal review

If you disagree with a decision made by NSW Trustee & Guardian, you can ask the manager of your financial management team to informally review the decision. However, some decisions – particularly significant ones, may be reviewed under a more formal process. In these situations, you must first ask for what is known as an internal review. This should be done in writing and within 28 days of being informed of NSW Trustee & Guardian's decision.

This review will be carried out by a senior staff member at NSW Trustee & Guardian who was not involved in the initial decision. They will write to you within 21 days explaining the result of their review.

If you want to request an internal review of a decision, please write to our Customer Resolution Coordinator to request a review of the decision:

Customer Resolution Coordinator
NSW Trustee & Guardian
 Locked Bag 5115
 Parramatta NSW 2124
Email: tagmail@tag.nsw.gov.au

In your letter, please request a review of the decision and outline why you think the decision was not made in your best interests.



Step 2: External review

If you are not satisfied with the result of the review of the decision, you can ask the Administrative and Equal Opportunity Division of the NSW Civil & Administrative Tribunal (NCAT) to review the decision. This must be done within 28 days from the date you received the outcome of the review of the decision by NSW Trustee & Guardian.

An application to the Administrative and Equal Opportunity Division, NCAT is not available where NSW Trustee & Guardian made a decision in accordance with a direction given by the Supreme Court to NSW Trustee & Guardian.

Applying to have a decision reviewed by the Administrative and Equal Opportunity Division, NCAT

The following people can apply for a decision to be reviewed:

- The customer in respect of whose financial affairs the decision was made.
- The spouse of the customer.
- Any other person whose interests are, in the opinion of the Administrative and Equal Opportunities Division NCAT, adversely affected by the decision.

How to seek a review or revocation of a financial management order

Who to contact

If you or another person wants to have a financial management order reviewed, or have NSW Trustee & Guardian removed as financial manager, you need to consult with the organisation that issued the financial management order. This may be the Supreme Court (Equity Division – Protective), Guardianship Division of NCAT, or Mental Health Review Tribunal. Please contact NSW Trustee & Guardian if you have any questions regarding reviews of financial management orders.

Important information to provide

If you wish to remove NSW Trustee & Guardian as your financial manager then you will need evidence from an appropriate professional. This may be a medical practitioner, psychologist, or social worker, who can show that you are capable of managing your own financial affairs. You will be required to complete application forms and participate in the review process.

Appointing another person to manage an estate

In some circumstances, you or another person may ask the Supreme Court or Guardianship Division, NCAT, to appoint someone other than NSW Trustee & Guardian as the financial manager. The Mental Health Review Tribunal is unable to appoint someone other than NSW Trustee & Guardian as the financial manager.



Contact details

Contact the relevant court or tribunal to discuss before making an application:

Supreme Court of NSW

Deputy Registrar
Equity Division – Protective
Level 5, 184 Phillip Street
Sydney NSW 2000
www.supremecourt.justice.nsw.gov.au

Guardianship Division NSW Civil and Administrative Tribunal

Registrar, PO Box K1026
Haymarket NSW 1240
Phone: 1300 006 228
www.ncat.nsw.gov.au

Mental Health Review Tribunal

Registrar, PO Box 247
Gladesville NSW 1675
Phone: (02) 9816 5955
Free Call: 1800 815 511
www.mhrt.nsw.gov.au

Fees

NSW Trustee & Guardian charges financial management fees. Fees are set by government and are outlined in the NSW Trustee and Guardian Act 2009.

All fees charged for financial management customers are exempt from GST.

Fees (GST exempt)	
Establishment (one-off)	<p>A one-off establishment fee applies to all new financial management orders.</p> <p>The establishment fee is 1% of the value of total assets (excluding the customer's principal place of residence, accommodation bond and some other items e.g. motor vehicle and furniture) with a maximum fee of \$3,000.</p> <p>If a customer's assets are below \$75,000 the following reductions apply:</p> <ul style="list-style-type: none"> • \$25,000 or less pay no establishment fee. • \$25,001 – \$75,000 have their fees reduced by \$250.
Management	<p>The management fee is calculated daily on the total value of assets NSW Trustee & Guardian is managing (excluding the customer's principal place of residence, accommodation bond and some other items e.g. motor vehicle and furniture). It is charged at the end of each month.</p> <p>The management fee is 1.4% of the value of total assets, with a maximum fee of \$15,000 per year.</p>
Account keeping	<p>The account keeping fee is \$10 per month (\$120 a year).</p> <p>If a customer's assets are below \$75,000 the following reductions apply to a:</p> <ul style="list-style-type: none"> • \$25,000 or less pay no account keeping fee. • \$25,001 – \$75,000 pay \$5 per month (\$60 a year).
Investment	<p>The investment fee is calculated on the total value of funds a customer has invested with NSW Trustee & Guardian. The fee is deducted from the fund each month.</p> <p>Investment fees are:</p> <ul style="list-style-type: none"> 0.15% of the value of the trust account. 0.25% for Income Fund. 0.35% for Financial Management Growth Fund.

If further services such as tax returns are needed then additional fees may apply.



ANNE'S STORY

Anne is a new customer whose only income is a Disability Support Pension. She had an average of \$10,000 in her account with NSW Trustee & Guardian throughout the first year.

The fees Anne pays:

Establishment (one-off)		No establishment fee as Anne has assets less than \$25,000
Management (ongoing)	\$140	\$10,000 x 1.4%
Account keeping (ongoing)		No fee as Anne has assets less than \$25,000
Investment (ongoing)	\$15	\$10,000 x 0.15%
Total fees year 1	\$155	
Ongoing yearly fees*	\$155	

BILL'S STORY

Bill has recently had NSW Trustee & Guardian appointed as his financial manager. Bill owns his own home valued at \$600,000, has \$850,000 in his account with NSW Trustee & Guardian, and owns an investment property valued at \$280,000.

These assets remain the same throughout the financial management order. Bill's total assets add up to \$1,130,000 including the money in his account and his investment property. The value of Bill's home is not included because this is the value of his principal place of residence.

NSW Trustee & Guardian sought financial planning advice on how to invest Bill's money. NSW Trustee & Guardian leaves \$50,000 in Bill's trust account, and invests \$150,000 into the income fund, and \$650,000 into the growth fund.

The fees Bill pays:

Establishment (one-off)	\$3,000	
Management (ongoing)	\$15,000	
Account keeping (ongoing)	\$120	
Create a financial plan (one off)	\$300	
Annual review of financial plan (2hrs) (ongoing)	\$300	As the financial planner spent two hours at \$150 per hour to create the financial plan
Investment (ongoing)	\$75 \$375 \$2,275	\$50,000 x 0.15% \$150,000 x 0.25% \$650,000 x 0.35%
Total fees year 1	\$21,145	
Ongoing yearly fees*	\$18,145	

*Ongoing fees will be adjusted if there is a change in the customer's asset value.





Every person's financial circumstances are different. Some customers have limited savings, while others have substantial savings, assets and complex estates.

Customer Budgets

What is a budget?

A key part of the role of NSW Trustee & Guardian as financial manager, is to ensure that a customer's financial affairs are managed in their best interests. This includes ensuring that funds are available to meet planned and unplanned expenses as they arise. A budget helps NSW Trustee & Guardian provide customers with effective financial management services.

A budget is a yearly plan put together by NSW Trustee & Guardian to manage your money. Fixed expenses such as rent, electricity and telephone are paid first. After all fixed expenses are paid, the money remaining can be used to meet your other expenses such as personal allowances, clothing and entertainment expenses for the next year. If possible, your expenses must be met from the yearly income, and not rely on any savings or assets.

Every person's financial circumstances are different. Some customers have limited savings, while others have substantial savings and assets.

Developing and reviewing a budget

A budget is prepared for all financial management customers. The budget coincides with the anniversary date of when the order was made. When preparing a budget, consideration needs to be given to provide for any expected and unexpected expenses during the period. Expenses can include money for outings, holidays or other activities and interests, subject to affordability. If your circumstances change unexpectedly, the budget can be reviewed.

Who is involved in preparing a budget?

When preparing a budget, NSW Trustee & Guardian will contact you, your family, or guardian to seek views. If there is no response, NSW Trustee & Guardian will rely on expenditure of the last 12 months to plan the budget for the next year. We will then prepare the budget for approval. Once the budget is approved, a letter will be sent to you explaining your planned income and expenses for the year. NSW Trustee & Guardian encourages customers to be involved in preparing their budget for the year.



What happens if I want to spend some of my savings or capital?

When NSW Trustee & Guardian is appointed as a financial manager, any financial assets you own are secured and protected on your behalf. Any request to access or spend savings or capital is carefully considered. NSW Trustee & Guardian has specialist staff and financial planners who review expenditure requests to establish if the request is affordable. Every customer's circumstances are different and requests are considered based on the overall financial position of a customer's estate.

Authorised Visitors

We recognise the rights of our customers when making substitute decisions.

This is based on best practice financial management principles and sound knowledge of the person, their wishes, their circumstances, needs and the nature of their disability.

To enable this, section 123 of the *NSW Trustee and Guardian Act 2009* allows NSW Trustee & Guardian to appoint an authorised visitor to visit and report on the needs of a customer where required.

The role of an authorised visitor

An authorised visitor is an independent professional who is engaged by NSW Trustee & Guardian to assist in the planning and decision-making for the customer. They may be a social worker, psychologist, doctor, occupational therapist, or similar professional who has experience in providing services to people with decision-making disabilities. The authorised visitor is independent of NSW Trustee & Guardian. This enables them to make recommendations and to report on any area of concern.

Authorised visitors are selected from a panel of appropriately qualified and experienced professionals.

The role of an authorised visitor is to provide NSW Trustee & Guardian with:

- a comprehensive assessment of the customer's living environment, quality of life, social interactions, health status and needs
- an understanding of the customer and, where relevant, their family's views about management of their estate, their needs and wishes and any decision under consideration
- a professional opinion on which NSW Trustee & Guardian staff can base their decisions
- recommendations which address unmet customer needs, or enhance their quality of life, within available financial resources
- identify any issues for individual advocacy.

Authorised visitor fees

There is a fee charged for visits from authorised visitors. The fee for the visit is paid from the customer's funds.

Release of authorised visitor reports

Authorised visitor reports are confidential documents prepared for NSW Trustee & Guardian. Requests for release will be considered under certain circumstances.

Questions, complaints and feedback

Any questions, concerns or feedback relating to authorised visitors should be referred to your financial management team.

National Disability Insurance Scheme

The National Disability Insurance Scheme (NDIS) provides all Australians under the age of 65 who have a permanent and significant disability with the support they need. As an insurance scheme, the NDIS takes a lifetime approach, investing in people with disability early to improve their outcomes later in life. The NDIS also provides people with disability, their family and carers with information and referrals to existing support services in the community.

NSW Trustee & Guardian recognises the benefits of the NDIS for our customers who are also participants in the scheme. While we are not actively involved in the NDIS process, we inform customers of their eligibility and can direct them to organisations who can assist in their NDIS journey.

How we can help

Planning meetings – we provide customers with a copy of their budget if they request one to take to their NDIS planning meetings. We can also provide the NDIA planner with information about the customer's finances to assist them in developing a meaningful plan.

Funding – the only funding that we may manage is transport funding, and that depends on the capacity of the customer.

What is not within our role and function

NDIS access requests – NSW Trustee & Guardian cannot make a decision about a customer accessing the NDIS, nor do we complete an access request on their behalf. We refer our customers enquiring about accessing the NDIS to a Local Area Coordinator who will assist them with the process.

Planning meetings – we are not involved in the development of a plan and do not attend planning meetings.

Reviews – we are not involved in plan reviews, both scheduled and unscheduled.

Funding – our customer's NDIS funding cannot be self-managed and must be managed by the National Disability Insurance Agency (NDIA) or by a plan manager.

Service providers – we are not involved in choosing service providers for our customers.



Complaints

If you are not happy with the level of service from the NDIS or your service provider, we encourage you to use external pathways to resolve your complaint.

Complaint about a provider

NDIS Quality and Safeguards Commission
Phone: 1800 035 544
Email: contactcentre@ndiscommission.gov.au
www.ndiscommission.gov.au

Complaint about NDIA's actions

Commonwealth Ombudsman
Phone: 1300 362 072
Email: ombudsman@ombudsman.gov.au
www.ombudsman.gov.au

Complaint about a product or service

NSW Fair Trading
Phone: 13 32 20
www.fairtrading.nsw.gov.au

NSW Trustee & Guardian Financial Planning Unit

In some instances, NSW Trustee & Guardian will need to prepare a financial plan for you. This allows for the planning of budget expenses and investment of funds for your long-term needs. The financial plan is based upon your situation and circumstances.

The NSW Trustee & Guardian Financial Planning Unit operates in compliance with the Australian Securities & Investment Commission and the Financial Planning Association of Australia's best practice.

Financial plan

A financial plan is developed after talking with you, your family, close friends or guardian. An investment strategy is determined based on understanding each customer's situation, needs and aspirations for the short and long term to provide them with the best quality of life from their available income, assets and investments.

Annual reviews

An annual review is undertaken each year to ensure that your financial plan remains appropriate for your situation and continues to meet your needs.

Investments

The development of a financial plan takes into consideration cash flow, liquidity, flexibility and investment risk, potential income and capital growth and your taxation position and eligibility for government payments.

Investment risk is managed by diversifying your funds across the major asset classes of cash, fixed interest, property and shares.

NSW Trustee & Guardian has several investment funds: Access Fund, Primary Portfolio, Income Fund, Financial Management Growth and Growth Portfolio.

Superannuation and pension strategies are also considered due to the taxation and government payment benefits they can provide.

Broken interest rate

If you are no longer a financial management customer of NSW Trustee & Guardian and all funds are withdrawn, we will pay interest on those funds from the date of the previous interest distribution to the date of withdrawal.



Sale, Purchase or Lease of Real Estate

If you own real estate, decisions may have to be made regarding the sale, purchase or lease of real estate to meet your financial needs. NSW Trustee & Guardian takes into account many factors when making this decision.

If the sale or lease of a property is being considered, we will appoint a real estate agent to provide a sales and leasing report to assist in determining what is best for you. A licensed real estate agent will be appointed to act should a sale or lease proceed.

NSW Trustee & Guardian is the only legal authority that can engage agents or solicitors, negotiate or execute documents on your behalf.

Wherever possible, we will maintain and keep your assets. The sale or lease of your property will occur if you are financially dependent on this occurring, or if the property costs too much to keep.

Insurance

An important responsibility of NSW Trustee & Guardian as a financial manager is to ensure that your assets are protected.

If a property is insured, we need to be provided with details of any current house and contents policy.

The policy details will remain on file and will be renewed each year.

If the property is not insured, or you're not sure, we will investigate insuring the property on your behalf.

Financial projection

For the sale, purchase or lease of a property to be approved, a financial projection must be organised. This will identify how the sale, purchase or lease of a property will affect your finances by taking into account the income and expenditure on the estate over the medium to long-term.

Purchase of real estate

A property is usually purchased to provide accommodation for you or someone dependent on you. Sometimes, a property can be purchased as an investment if this is in your best financial interests.

If the purchase of real estate is being considered, NSW Trustee & Guardian will:

- ensure building and pest inspection reports are completed. These reports provide information about whether the property structure is sound, if repairs are required and what cost may be associated with these repairs
- if relevant, seek the advice of disability professionals such as an occupational therapist, about modifications to the property or its general suitability
- organise and sign all contract and transfer documents on your behalf. The Certificate of Title will record your name as the owner of the real estate. The certificate will be retained by NSW Trustee & Guardian in safe custody
- arrange all necessary insurance.



To purchase real estate, NSW Trustee & Guardian will organise and sign a contract and transfer documents on their customer's behalf.

Valuation

NSW Trustee & Guardian uses a registered property valuer to provide professional valuations of properties to assist with the sale or purchase of a property.

Legal and professional services

NSW Trustee & Guardian's in-house conveyancing team will assist and represent customers in the sale and purchase of properties

Reasons for decision

The sale, purchase or lease of a property is a significant decision. NSW Trustee & Guardian will prepare a Reasons for Significant Decision document and will inform you, your family, close friends or guardian as appropriate of the decision to sell, purchase or lease a property in writing.

Review of decisions

NSW Trustee & Guardian understands that you, your family, close friends or guardians may not always agree with decisions that are made and may want the decision reviewed. In the letter, please state to request a review of decision, why you are requesting a review of decision and why the decision is not in your best interest.

Write within 28 days of the decision being made to:

**Customer Resolution Coordinator
NSW Trustee & Guardian**

Locked Bag 5115
Parramatta NSW 2124

Email: tagmail@tag.nsw.gov.au

Self Management Section 71



If it is your goal to eventually regain management of your finances, NSW Trustee & Guardian has the authority to allow you to deal with a specific portion of your financial affairs, such as your pension, under Section 71 of the *NSW Trustee and Guardian Act 2009*. A Section 71 authority can only be considered where a customer has demonstrated skill and ability to deal with aspects of their financial affairs successfully. This may include for example, management of income/wages, or investment portfolio. Advice in writing from case managers or another clinical person involved is required to support the request.

Starting the process

You must be able to demonstrate you are able to deal with an aspect of your financial affairs independently. If you wish to self-manage a portion of your estate independently, you need to contact your financial management team.

What happens next?

It is important you discuss your Section 71 request with your financial management team and important people in your life, such as a case manager, family, and service providers. In some cases, the financial management team may suggest a trial period to allow you the experience to deal with an area of your financial affairs again. If you are successful, the self-management Section 71 approval is granted for a specific period of time and reviewed at the expiration of the approved time. In some cases, customers are able to go back to the court or tribunal to have the financial management order revoked after a successful period working under a Section 71 authority.

When a customer has problems self-managing

If you have difficulties managing your financial affairs, as approved under Section 71 of the *NSW Trustee and Guardian Act 2009*, the financial management team may need to review your circumstances and revoke the authority to manage under Section 71.



Claims for Past Voluntary Care

What is a claim for past voluntary care?

Sometimes awards or settlements from a court to a person who has an injury take a long time to process and approve. A claim for past voluntary care means the family member, close friend or guardian who looked after the person may be eligible to apply for reimbursement once the award or settlement has been approved.

If you have any questions about past care claims, please contact your financial management team.

Deceased Estates

The authority of NSW Trustee & Guardian over a customer's finances stops when the customer dies. Generally, the only payments that will then be made from a customer's estate are their funeral costs and, in limited circumstances, payments for insuring the estate, assets and storage costs. All other accounts are referred to the deceased person's legal representative (executor or administrator of the estate) for their attention.

If a customer does not have a Will and dies intestate, NSW Trustee & Guardian may administer their estate if requested or if there is no other appropriate person willing to do so.

Costs and payment

We prepare an Assets and Liabilities statement when a customer under a financial management order passes away*. This statement helps the deceased person's executor to apply for a grant of probate, or for a family member or close friend to apply to be administrator of the estate.

We will continue to hold the deceased person's estate in trust until their legal representative provides a certified copy of the grant of probate or grant of letters of administration. They must provide written instructions outlining where the money is to be paid. Payment will be authorised as soon as possible and made to the estate of the deceased person.

Any belongings of the deceased person held by NSW Trustee & Guardian will also be released on written instruction from the customer's legal representative, who must provide NSW Trustee & Guardian with a written receipt.



NSW Trustee & Guardian offers Will making services. Any member of the public is able to make a Will with us, provided they have the testamentary capacity.

If a customer chooses to use this service, NSW Trustee & Guardian can be appointed the executor of the Will and administer the estate.

 1300 10 20 30

 tag.nsw.gov.au/wills/make-will

Small estates

If the value of the assets managed by NSW Trustee & Guardian is less than \$10,000, we may pay these assets without the need for a grant of probate or administration. This is dependent on the circumstances and only occurs if there is no dispute. You are encouraged to speak with the financial management team if you think an estate might fit into this criteria.

Have Your Say – Feedback or Complaints

We always welcome feedback from customers and other interested parties. Customers, families and stakeholders are encouraged to express their views about us and the services we provide.

If you would like to provide feedback:



Step 1: Speak to your financial management team

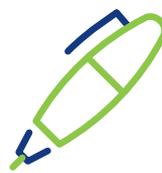
Contact your financial management team at NSW Trustee & Guardian and speak to them about your concerns.

If it is about a decision that was made, ask them to explain why the decision was made. You can request that decision be explained to you in writing.



Step 2: Speak with the manager of your financial management team

If you are still dissatisfied after speaking to your financial management team, you may ask to speak to the manager of the financial management team who can discuss your concerns with you.



Step 3: Write to us to make a formal complaint

If you are still unhappy after speaking with the manager of the financial management team, you may write to NSW Trustee & Guardian to make a formal complaint. The matter will be referred to a senior officer to review and respond, usually within 21 days.

Please write to:

Customer Resolution Coordinator
NSW Trustee & Guardian
 Locked Bag 5115
 Parramatta NSW 2124
tagmail@tag.nsw.gov.au

If you remain dissatisfied you can contact the NSW Ombudsman:

Freecall: 1800 451 524 (outside Sydney metro)
Fax: 02 9283 2911
Email: nswombo@ombo.nsw.gov.au
www.ombo.nsw.gov.au
NSW Ombudsman
 Level 24, 580 George Street
 Sydney NSW 2000

Contacts for Further Information

NSW Trustee & Guardian

Phone: 1300 109 290
 Email: tagmail@tag.nsw.gov.au
www.tag.nsw.gov.au

Guardianship Division NSW Civil and Administrative Tribunal (NCAT)

Phone: 1300 006 228
 Email: gd@ncat.nsw.gov.au
www.ncat.nsw.gov.au

Public Guardian

Phone: 1300 361 389
 Email: informationsupport@opg.nsw.gov.au
www.tag.nsw.gov.au

NSW Ombudsman

Freecall: 1800 451 524
 Email: nswombo@ombo.nsw.gov.au

Supreme Court of NSW

Phone: 1300 679 272
 Email: sc.enquiries@justice.nsw.gov.au
www.supremecourt.justice.nsw.gov.au

The Families and Friends of Missing Persons Unit

Phone: 1800 633 063
 Email: ffmpu@justice.nsw.gov.au
www.missingpersons.justice.nsw.gov.au

We are committed to providing inclusive services for everyone

Everyone is different, so it is important that you tell us the type of adjustment you require.

Requesting an adjustment can include:

- bringing a support person with you to an appointment
- wheelchair access
- hearing amplification or relocating to a quieter area
- access to an interpreter
- documents in large print or electronic formats.

Some reasonable adjustments may require additional time to organise. If you are unsure please contact us in advance of your appointment.

Contact us

NSW Trustee & Guardian



1300 109 290



www.tag.nsw.gov.au

Accessibility contact services



If you have a hearing or speech impairment, you can call **133 677** for the National Relay Service. For translations and interpreters, call **131 450**.

Services

- Will Making
- Will Safe Storage
- Power of Attorney
- Enduring Guardianship
- Trust Administration
- Estate Administration
- Financial Management



NSW Trustee
& Guardian