

Queensland Public Trustee

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# **Financial Administration services guide for customer supports**

Helpful information for carers, family and support  
people of our financial administration customers



## Contents

About this guide.....	2
Our financial administration services .....	2
Role of a support person .....	2
How we help manage a person's finances .....	3
Additional services we can provide .....	4
• Disability support services.....	4
• Aged care services .....	4
• Legal services .....	4
• Investment services.....	4
• Tax services .....	4
• Property services .....	4
• Customer Advocate .....	4
Fees and charges .....	5
Financial independence options .....	5
• Financial Independence Pathway.....	5
• Referral Pathway.....	5
How we support decision-making .....	6
General information .....	7
• Help if you have concerns.....	7
• Feedback and suggestions .....	7
• Your privacy.....	7
Frequently asked questions.....	7
Key terms .....	8
Contact us .....	8

## About this guide

This guide provides information about what happens when a court appoints Queensland Public Trustee to look after someone's finances. It explains the steps we take to manage their money and how we involve their support network in decisions along the way. An explanation of key terms referred to this guide are outlined on [page 8](#).

## Our financial administration services

**Queensland Public Trustee (QPT) helps more than 10,000 Queenslanders with financial administration services.**

The Queensland Civil and Administrative Tribunal (QCAT) or a court may appoint us to be financial administrator for someone if they are unable to manage some or all their finances due to a disability, illness or injury. QPT may be appointed to be someone's financial administrator if there is no other suitable person to make decisions for an individual.

The support we provide depends on an individual's needs. Some people need a lot of help, others only a little. Sometimes it's just for a short time, sometimes it's ongoing.

Our role is to support people in the following ways:

- create a budget to manage their income and expenses
- ensure they receive the income they are entitled to
- pay some or all bills
- provide money for living expenses such as food, clothes and medicines
- keep their assets safe including a home, car and bank accounts.

## Role of a support person

A support person is someone who has a trusted relationship with our customer such as a family member, friend or support worker.

Many of our customers have a trusted support person who they nominate can work with us to support in their decision-making. They tell us how they would like their support person to be involved including what information we can share.

A support person can play an important role in helping to ensure we fully understand the views, wishes and preferences of a person so we can ensure their needs are met.

Every customer has different views about how they would like their support person to be involved. We respect the views, wishes and preferences of each person and will always work in their best interests including protecting their privacy.

Within the first three months of a new administration order, we provide all support people with the opportunity to attend an information webinar that provides more information about how we deliver our services, and opportunities to ask questions.



# How we help manage a person's finances

## 1. First meeting

We talk to the person about their goals and ways we can support them with their finances.

The purpose of this meeting is to:

- get to know the person and find out what is important to them
- find out more information to better understand their finances
- deal with any urgent matters such as overdue bills
- explain the services we provide and how we help
- explain how they can access money when they need it
- explain our fees and charges
- answer any questions.

## 2. Make a budget

We work together to make a budget, so they know how much money they have and how much money is needed for bills and everyday expenses. We help them decide how much money they have left for personal spending so they can do the things they want and plan to save for things they may want in the future. If they owe money, we work out a re-payment plan that meets their needs.

We review the budget with them each year to make sure it supports their current circumstances, goals and lifestyle.

## 3. Review income

We make sure they receive any income they are entitled to such as:

- extra payments from Centrelink such as rent assistance
- concessions they may be eligible for
- pension entitlements
- seeking funds from those who may owe them money.

## 4. Manage income and expenses

We hold their funds in a trust account so we can manage their income and expenses according to their budget. This includes paying their bills and providing them with money for everyday expenses. Everything remains in their name, and we will always involve them and their supports in decisions we make about their finances.

## 5. Provide financial statements

We provide a 'Statement of Account' each year that provides a record of their income, expenses and assets (savings, car, house or investments), and our fees and charges.

# Additional services we can provide

## Disability support services

We have a team of Allied Health Professionals who can assist with navigating financial matters relating to disability, health and aged care services.

This includes support gaining access to:

- the National Disability Insurance Scheme (NDIS)
- specialist equipment
- home and vehicle modifications
- accommodation services.

## Aged care services

We support people currently residing in or moving into an aged care facility. This includes completing the necessary paperwork, and establishing payments for aged care fees, a chemist account and any other expenses.

## Legal services

We can provide legal services to resolve any issues relating to a person's finances or property.

## Investment services

We manage a person's investments in accordance with our Customer Investment Strategy. Investment options are tailored to their individual circumstances, and we obtain independent financial advice to aid in these decisions. We work with the person to develop a Financial Plan that is reviewed every year and may also include independent financial advice.

## Tax services

We provide tax advice and attend to all taxation requirements, including completing annual income tax returns as required.

## Property services

We can provide support when a person owns a property, including when a property needs to be sold.

Services can include:

- organising regular property inspections
- overseeing repairs and maintenance
- arranging valuations and property sales
- removing belongings and having the home cleaned.

## Customer Advocate

Our Customer Advocate supports people who may need additional assistance with a particular decision or process relating to our services. The Customer Advocate can receive referrals from internal and external sources, providing an alternative avenue for the person and their support people to have their voices heard as part of their interactions with us.

## Fees and charges

We charge fees for our services. We provide information about our fees when we meet for the first time. The amount of fees someone pays depends on how much support they need as well as the type of assets they have. We review a person’s circumstances each year to check that the level of support required still meets their needs and lifestyle.

We ensure the fees are reasonable having regard to a person’s financial circumstances and we will rebate some of the fees due to a cap on these fees which is based on 5% of a person’s assessable assets.

We ensure the fees are reasonable and fee reductions apply for customers who need assistance with the cost of our fees, such as fee rebates for people with limited financial means, and fee reductions for people experiencing financial hardship.

## Financial independence options

The following support is available when a person is seeking greater financial independence. Please talk to us if you have an interest in any of the following additional support services.

### Financial Independence Pathway

The pathway supports people seeking to take greater control of some or all their finances. For some this means having more independence, while still using our support. For others it may mean applying to QCAT and seeking a review of our administration order.

The pathway generally takes 12 months to complete and helps a person increase their financial literacy and management skills.

For those seeking to regain full control of their finances, participation in the pathway helps to gather the evidence required to complete a ‘Declaration of Capacity’ when seeking a review of their administration order.

### Referral Pathway

This service provides a referral for independent support from Queensland Advocacy for Inclusion (QAI) when a person is seeking a review of our appointment as their financial administrator.

QAI are an independent community organisation for people with disability and can help with the process of applying to QCAT to have an administration order reviewed. QAI’s services are free, confidential and separate from QPT.

## How we support decision-making

We place the human rights of individuals at the heart of our service delivery. We support people to make or participate in financial decisions to the greatest extent practicable, taking into account their views, wishes and preferences.

As a support person you can provide a key role in supporting the decision-making process by helping us to ensure we fully understand the individual circumstances of the person and their views.

Here are the steps we take to ensure the person’s views, wishes and preferences are heard and considered when we are making decisions.

### Step 1 — Get to know the person

We get to know the person to understand what’s most important to them and who can support them to make decisions.

### Step 2 — Identify their needs

We listen to what matters most to them and to understand what they need.

### Step 3 — Find out their views, wishes and preferences

We support them to tell us about something they want or need to help inform decisions.

### Step 4 — Identify their priorities and talk to their support networks

**We work with them to focus on outcomes that:**

- help maintain existing supportive relationships
- support their practice of culture, language and values
- take their right to privacy into account.

### Step 5 — Undertaking the process

We support them as much as we can to make the decision, taking steps 1 to 4 into account.

### Step 6 — Reach the decision

We take time to explain the reasons and process for decisions to make sure they understand.

### Step 7 — Action and record the decision

**We take action and keep a record of the decision including:**

- what decision was made
- why it was made (what informed it)
- how it was made (the process we followed).

# General information

## Help if you have concerns

We take your feedback seriously as part of our ongoing commitment to provide professional and customer-focused services. We manage all complaints in line with our customer complaints management policy, which all staff must understand and follow. The easiest way to make a complaint is to contact a staff member who will help you.

Other ways to make a complaint:

- use our online complaints form — visit [www.pt.qld.gov.au](http://www.pt.qld.gov.au) and search 'complaints'
- call our complaints line on 1800 014 536 (Monday–Friday, 9am–4pm)
- email us at [complaints@pt.qld.gov.au](mailto:complaints@pt.qld.gov.au)
- write to us at: Complaints Office, Queensland Public Trustee, GPO Box 1449, BRISBANE QLD 4001.

## Feedback and suggestions

To help us continually improve our services we regularly undertake surveys to seek feedback from our customers and their supports. Some surveys are gathered by an independent research company and are treated as confidential, and some surveys are conducted by QPT. You are under no obligation to participate, but we are very appreciative if you do as it allows us to keep improving our services.

## Your privacy

We take all necessary steps to protect the privacy and confidentiality of our customers and their supports. We take your privacy seriously and ensure that everything we do complies with the *Information Privacy Act 2009* (Qld).

Any personal information we collect from you is only accessed by authorised officers within QPT and will not be disclosed to any other third party without your consent except where required by law.

# Frequently asked questions

## How is a financial administrator appointed?

Applications to QCAT for the appointment of an administrator can be made by a family member, close friend, professional or by any person who has a genuine interest in the welfare of an adult – including the individual themselves.

QCAT or a court will consider a range of factors when assessing the appropriateness of a proposed administrator including their availability and ability to provide appropriate assistance including their financial ability and accountability.

## What is the difference between the Queensland Public Trustee and Public Guardian?

The Public Guardian may be appointed by QCAT or a court to help an adult to make certain personal and health care decisions on their behalf. This can include where a person lives or what services or health care they should receive. QPT provides support with financial decisions when appointed as administrator. In some cases, an adult will be appointed both a Financial Administrator and a Guardian to support their rights and interests.

## How can a person have their administration order changed or removed?

An application can be made to QCAT to review the appointment of a financial administrator. QCAT can then consider if it's necessary to continue with the current appointment or whether someone else should be appointed as administrator.

If you would like help, we can refer you to an independent service that can support you with this process.

## How can a person find out how much money they have?

They can contact us, and one of our team members can provide this information. We also provide statements periodically so they will be able to see how much money they have and the transactions that occurred in the previous period.

# Key terms

## QCAT

The Queensland Civil and Administrative Tribunal (QCAT) is the court that appoints financial administrators.

## Financial administrator

This is a person or organisation that QCAT appoints to help someone manage their money.

## Administration order

The legal decision that appoints someone to look after your money.

## Support network

People you trust such as a family member, friend or support worker who can help you work with us to manage your money and make decisions.

# Contact us

Your nearest QPT office



For more information about our financial administration services:

- visit [www.pt.qld.gov.au](http://www.pt.qld.gov.au) or scan the QR code with your mobile phone to view more information on our website
- call us on **1300 687 778**