



Working From Home

How financial counsellors can still obtain client authorisation

VERSION 3 - MAY 2020

Background

In response to the threats posed by coronavirus, many financial counsellors are now working from home and interacting with clients and creditors by phone or video.

This document describes how financial counsellors can still obtain an authority from their clients to act on their behalf.

A financial counsellor needs consent from the client for the following:

1. To act as their representative; and
2. Authority to access personal information from the creditor

The usual process is to get an authority signed by the client. The authority identifies the financial counsellor and the client and gives clear written consent. When it is simply not possible to get an authority in writing, verbal consent is also an option.

There are a range of options available to get authorisation and these are set out below.

Urgent matters

When the matter is urgent you may need to contact the creditor straightaway.

Choose an option below that will provide you with the necessary authority as quickly as possible. **The quickest way may be to keep the client on the phone and ring the creditor.**

NOTE: There is a new Authorisation Form

A new, simplified financial counselling agency authorisation form has been developed following extensive consultation with key stakeholders. Please use it if you can. The form is easy to complete, easier for clients to understand, it should be universally accepted by creditors and is compliant with the Privacy Act.

Option 1: Get a signed authority (usual practice)

This option adapts the usual practice so that there is a record with an actual signature.

Option 1A - Email

- Send the authority by email.
- The client prints the form and signs.
- The client can then take a photo of the authority or scan it and return it by email.
- The client could also sign the authority electronically (using a pre-scanned signature or a document that can be signed electronically) and returns it.

Electronic signatures

Obtaining an electronic signature may be easier than you think. Options include: JotForm, Adobe Fill and Sign and DocuSign. Your agency would need to take out a paid subscription to use a service like this. Once you've used one of these services the first time, you quickly work them out. Clients with iPhones can use Markup (which is free) and there is also a free option with Adobe.

We have put together some information comparing options for electronic signatures that will be distributed separately.

Option 1B - Post

- Send the authority by post (consider including a stamped self-addressed envelope for return)

These options should be discussed with your client to work out the best option.

Option 2: Telephone contact with the creditor (also common practice)

When a matter is urgent you may want to talk to the creditor urgently. In those cases, you have two options as set out below.

Option 2A - Client calls the creditor to authorise the financial counsellor

- The client can call the creditor, provide their identification details and authorise the financial counsellor to access their personal information. The client needs to identify the financial counsellor and their registration number. The creditor can then make a note and act on that authority.
- **Note:** Some creditors will only accept the verbal authority for a one-off contact and may still insist on a signed authority.

Option 2B - Client and financial counsellor call the creditor to authorise the financial counsellor

- The client and the financial counsellor can both call the creditor at the same time (three-way call). This gives the creditor the opportunity to identify both the client and the financial counsellor. Any urgent issues can be directly negotiated over the phone. The creditor can also be asked to note the verbal authority.