

## EAAA Member Profile



### Australian Banking Association

**Organisation:** Australian Banking Association (ABA)

**Website:** [www.ausbanking.org.au](http://www.ausbanking.org.au)

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The ABA's mission is to support member banks to build a strong, stable and trusted banking system, to grow the Australian economy and to build the financial well-being of all Australians.

### What services does your organisation provide to respond to the abuse and mistreatment of older people?

**Educational Resources:** The ABA has published 'Safe & Savvy: a guide to help people avoid scams, fraud and elder financial abuse'. This comprehensive guide provides valuable information and practical tips to help older adults and their families recognise and avoid potential financial threats.

**Industry Guidelines:** The ABA has established robust guidelines for the industry to prevent and respond to financial elder abuse. These guidelines set clear standards and best practices for banks to follow, ensuring a consistent and proactive approach to safeguarding older customers.

**Staff Training and Specialist Support:** Bank staff are trained to recognise the red flags of financial elder abuse. Additionally, banks have specialist teams dedicated to supporting victims of financial elder abuse, providing them with the necessary assistance and resources to recover and protect their assets.

**Advocacy:** The ABA has worked with EAAA and other organisations representing older people to advocate for national consistency for enduring powers of attorney and more action to prevent elder abuse.

## Why is the work your organisation does so important to the people in your community?

The ABA works with government, regulators and other stakeholders to improve public awareness and understanding of the industry's contribution to the economy and to ensure Australia's banking customers continue to benefit from a stable, competitive and accessible banking industry.

The ABA addresses a large range of public policy issues to help build a regulatory environment that promotes growth in the banking industry and the wider economy. We work to ensure banking is affordable and accessible and enables customers to get the right products and services for their banking needs.

## What are the outcomes your organisation is seeing as a result of its work?

The ABA ensures the banking industry's views are put forward when governments determine policy or legislation. Many areas of Commonwealth and State law and in some cases international law, have an impact on the interests of Australian banks.

## What are some of the areas that are still being overlooked but which could make a big difference in the elder abuse space?

**Nationally consistent laws that govern enduring powers of attorney:** Currently, laws related to power of attorney vary significantly across different jurisdictions. Establishing nationally consistent laws would ensure uniform protection and enforcement.

**National Power of Attorney Register:** A national register for powers of attorney would help prevent financial abuse by ensuring that only authorised individuals can make decisions on behalf of an elder.

**Somewhere to Report Abuse:** Having dedicated organisations for reporting suspected elder abuse is crucial. These organisations need to have the legal powers to investigate the suspected abuse and take action.

## Why did your organisation choose to be a member of EAAA?

The ABA has collaborated with the EAAA and other organisations representing older individuals to advocate for national consistency in enduring powers of attorney and to enhance measures to prevent elder abuse. The ABA values this partnership and is

committed to continuing efforts to prevent elder abuse, advocate for broader reforms, and support older Australians with their banking needs.

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## About Elder Abuse Action Australia

<https://eaaa.org.au/>

The Elder Abuse Action Australia (EAAA) is the national advocate for eliminating elder abuse. Funded by the Attorney General's office, EAAA aims to address elder abuse and protect the rights of older Australians at both the grassroots and macro level.

EAAA believes in the rights of older Australians and our actions seek to eliminate elder abuse. Our campaigns, advocacy and policy development positively impact the lives of older Australians and their families, our communities and broader society.

We work with State and Territory bodies and authorities, sharing and co-ordinating information to develop a national understanding, framework and response for elder abuse.

**Our mission:** Be a national voice for action that eliminates elder abuse

**Our vision:** A society that respects and values older Australians, and is free from elder abuse

### Our commitment

- Social justice and the rights of older people
- Respect for difference and inclusion
- Community collaboration to eliminate elder abuse
- Accountability and integrity
- Evidence-based practice and research
- Innovation and forward thinking

We acknowledge the Traditional Owners of country throughout Australia and recognise their continuing connection to land, waters and culture. We pay our respects to their Elders past, present and emerging.

EAAA is committed to ensuring equitable and inclusive responses to end elder abuse for people with diverse characteristics and life experiences.