Seeing the unseen

Protecting older customers from financial abuse

July 2026

Commonwealth Bank

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This presentation contains sensitive content about financial abuse of older people, which some people may find confronting.

At any time, if you think you, or someone else, is in immediate danger, always call emergency services first on **000.**

If you, or someone you know, needs support contact:

Please use the conference support options available or

1800 ELDERHelp (1800 353 374)

1800 RESPECT (1800 737 732)

Hidden, relational and complex

Why elder financial abuse so often goes unseen

1 in 6

older Australians experience some form of elder abuse

1 in 2

cases involve a family member the person trusts

Hidden

behind legitimate access such as a power of attorney

Many people experiencing financial abuse may be unable or unwilling to report abuse by someone they love and rely on.

Three tensions on the frontline

The judgement calls our people navigate every day

Autonomy vs protection

- Respecting a customer's right to make their own decisions, while stepping in when something looks wrong.

Capacity vs consent

- A customer may agree to a transaction, but do they fully understand it – and is the choice truly their own?

Privacy vs early intervention

- Acting early enough to prevent harm, without overstepping or breaching a customer's trust.

Debbie’s* story

How abuse can hide inside a web of care

1

Trusted access

Debbie’s son held Enduring Power of Attorney and managed her mother’s finances.

2

Looked routine

A deeper review highlighted financial abuse.

3

Harm hidden

Over time, money moved for the son’s benefit, not Debbie’s.

4

Unseen signals

The warning signs were relational and contextual, not rule-based.

* De-identified

A layered response

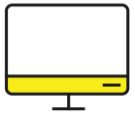
Anchored in autonomy and dignity

Strengthen prevention

- Practical tools, like the Safe and Savvy guide, to help customers and families spot risks early.

Build frontline capability

- Equip our people to recognise the relational signals of abuse and respond with confidence.



Design smarter systems

- Use technology and data to detect patterns a single transaction never reveals.

Protect autonomy & dignity

- Keep each customer's autonomy and dignity at the centre of every intervention.

Thank you

Caroline Wall

Head of Customer Vulnerability

CommBank

Safe & Savvy

A guide to help people avoid scams, fraud and financial abuse of older people.

Safe & Savvy contains information, resources and practical activities to help you better understand and prevent financial abuse of older people, including you and your loved ones.

Download it here:

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