

A guide to Personal Financial Administration

Your nearest Public Trustee office

Birtinya	Maryborough
Brendale	Mount Isa
Brisbane	Redcliffe
Bundaberg	Rockhampton
Cairns	Southport
Gladstone	Toowoomba
Ipswich	Townsville
Mackay	

A guide to how the Public Trustee
helps people manage their finances

If you have any questions, we're here
to help. To book an appointment,
you can:

call us on

1300 360 044

visit our website

www.pt.qld.gov.au

Human Rights

Respect · protect · promote





We care about your rights

The Public Trustee places the
human rights of individuals
at the heart of our service delivery.

About this guide

This guide is to help explain the process the Public Trustee undertakes when we are appointed as financial administrator or financial attorney, and how we will help you during this time.

Contents

Why the Public Trustee?	4
What now?	5
A unique plan that genuinely reflects you	9
What is an administrator?	13
What we don't do	14
What is a guardian?	14
Our fees	15
What the law says	17
Protecting your privacy	17
Providing feedback	21

Why the Public Trustee?

At times, individuals in our community need assistance with their financial affairs; this is where we can help.

We provide personal and ongoing support tailored to the needs of individuals, who due to disability, illness or injury are unable to manage some or all of their financial affairs.

Our job

If we have been appointed by the Queensland Civil and Administrative Tribunal (QCAT) or a court to act as your financial administrator, our job is work in partnership with you to manage your financial affairs.



What now?

We will work with you to manage your finances, helping provide you with security and peace of mind. Together, we will create a budget with your views and rights in mind.



The main steps: what are they?

1

We are appointed by QCAT or a court to administer and protect your financial affairs.



2

We meet with you and your support network to seek your views, wishes and preferences about how your finances are managed.



3

We review your regular household bills and with your input, develop a budget so that we can arrange payment of your bills and everyday living expenses.

4

We identify and collect any income you are entitled to or income from other sources, including pension entitlements.



5

We contact your creditors to assist with the management of outstanding debts.



6

We maintain accurate records of your finances and provide you with a statement of account.

A unique plan that genuinely reflects you

What we will do for you:



Your Trust Officer

- A dedicated Trust Officer will assist you with the management of your financial affairs.
- You can contact your Trust Officer directly by phone or email, or visit them in person.



Paying your Accounts and Bills

- With your financial management plan in place, we can pay some or all of your bills.
- This includes accommodation, electricity, groceries and other living expenses, such as insurance or medical and pharmacy costs.



Financial Management Plan

- With an understanding of your views, wishes and preferences, we will work with you to build a personal financial plan (budget).
- Your plan will detail income and expenses, as well as future capital expenditure.
- Your Financial Management Plan supports your personal goals and lifestyle. If your circumstances and priorities change, we will work with you to change your plan.



Income and Taxes

- As your administrator, we will review your current income and work on your behalf to secure any additional income that you are entitled to receive from Centrelink or the Department of Veteran Affairs.
- We will also take care of your tax return each year, if required.



Real Estate Management

If you own property, we can:

- arrange annual inspections for you
- deal with any local council or government requirements (e.g. pay rates)
- oversee repairs and maintenance, and
- organise insurance, valuations and sale of the property if required.



Disability Support Officer

We have Disability Support Officers who can provide support to our Trust Officers with things such as:

- disability services
- specialist medical equipment
- home and vehicle modifications, and
- NDIS queries.



Statement of Advice

The Public Trustee prepares an investment plan for you, and when required, financial planning advice is obtained. We will seek your input when developing this plan, called a 'Statement of Advice', which will be reviewed each year.



Statement of Account

Each year, you will receive a statement, which shows your income, payments made, and/or any liabilities and assets.

- We will seek and take into account your views, wishes and preferences to the greatest extent practicable.

-
- We will work to safeguard your assets and protect you from financial abuse, exploitation and neglect.

-
- We will make decisions that are the least restrictive of your rights, interests and opportunities.

-
- We will actively encourage and support you to make your own financial decisions.



What we don't do

We do not make personal or health care decisions, such as where you will live and what services or health care you will receive. However, QCAT or a court may appoint a guardian to help you with these decisions.

What is an administrator?

At times, people in our community need help with their financial affairs; this is where an administrator, such as the Public Trustee can help.

An administrator must act in line with the *Guardianship and Administration Act 2000* and the directions of QCAT or a court.

To find out more about how a guardian or administrator is appointed, visit our website www.pt.qld.gov.au

What is a guardian?

A guardian is a person appointed by QCAT to assist a person to make decisions about their health care as well as personal decisions, like where the person lives.





Our Fees

- The Public Trustee is committed to providing you with clear and transparent information about our fees and charges.
- We will tell you how much our fees are likely to be, which will reflect the level of support and personal contact required.

Our service is based on experience and strong empathy for you. After all, your financial wellbeing is at the heart of everything we do.

What the law says



We must:

- act honestly and carefully to promote and safeguard your rights, interests and opportunities
- follow any directions given by QCAT or a court
- not do anything that may be a conflict of interest
- keep accurate records—these can be audited
- respect your human rights
- work with others (like a guardian) appointed to assist you
- always follow the law when dealing with real estate or investments

Protecting your privacy

The Public Trustee collects and manages personal information in the course of performing its activities, functions and duties in accordance with the *Public Trustee Act 1978*.

The way in which the Public Trustee manages personal information is governed by the *Information Privacy Act 2009*.

This means there are restrictions on how we can use, and when we can disclose, your personal information.

If you would like to read our Privacy Statement, please visit our website at:

www.pt.qld.gov.au/site-footer/privacy



We're here to help

Your financial wellbeing is at
the heart of everything we do.

Providing feedback

We are here to help you and we will work with you to find solutions.

If you have any concerns, please speak to your Trust Officer. If you're not happy with the answer you receive from your Trust Officer, you can contact the regional manager or your Public Trustee office.



For feedback, concerns or to make a complaint, please contact us by:

Phone: **1300 360 044**

Email: **complaints@pt.qld.gov.au**

When we receive a complaint, we will ask you for all the details. We will then review this and let you know the outcome.

If you are not happy with our response, there are other avenues open to you, such as the Queensland Ombudsman.



You can contact the Queensland Ombudsman by:

Phone: **1800 068 908**

Email: **ombudsman@ombudsman.qld.gov.au**

Web: **ombudsman.qld.gov.au**

