

# CODE OF ethics

*The Australian Financial Counselling Code of Ethics* expresses the values underpinning financial counselling.

## Respect

Financial counsellors treat others with respect. They ensure that their own belief systems are not imposed on others.

## Empowerment

Financial counsellors empower their clients to take control of their own financial situation.

## Non-discrimination

Financial counsellors do not condone or engage in discrimination.

## Boundaries

Financial counsellors maintain professional relationships with their clients at all times. They do not go beyond their skill base or competence.

## Professionalism

Financial counsellors strive to work to the highest standard of practice. They also share knowledge and resources and demonstrate competence, honesty, reliability, authenticity and transparency in their professional relationships.

## Confidentiality

Financial counsellors value and respect client confidentiality at all times, but also abide by any legal limitations to confidentiality.

## Community Engagement

Financial counsellors engage with the broader community, and recognise the wider social issues that impact on financial difficulties and situations. They work collaboratively with local community services to best support clients.

## Conflicts of interest

Financial counsellors act in the best interests of their client. Financial counsellors identify any conflicts of interest and seek to resolve them.

## Advocacy

Financial counsellors may act as an advocate for their client, if this is the client's wish. The nature of that advocacy will be determined by the client.

## Social Justice

Financial counsellors recognise they have a role identifying unfair market practices and working to prevent these problems in the future.