

Participant Money and Property Policy and Procedure

1.0 Purpose

The purpose of this policy is to support participants to manage their money and property safely, with dignity and independence. It ensures that participants retain maximum choice and control over their financial decisions and are informed about the handling of any money related to their supports. The policy also aims to protect participants from financial exploitation or misuse, promote transparency in service costs, and assist participants in developing the confidence and skills to manage their own finances, if they choose to do so.

Participants will be informed of any financial arrangements, including service charges and consent processes, and will be supported to understand and authorise these. Where needed, we will work alongside families or advocates to ensure decisions reflect the participant's best interests and preferences.

2.0 Scope

The policy applies to all staff who may handle participant money or property.

3.0 Policy

SilaCa Tasmania Pty Ltd is committed to supporting participants to safely manage their finances while protecting their rights and complying with all legal and regulatory obligations, including the NDIS Practice Standards and NDIS Code of Conduct.

All handling of participant money or property will be guided by informed consent and documented agreements. Participants' money will only be accessed in line with their explicit authorisation, and only for the agreed purpose. Staff are not permitted to give financial advice, accept gifts, or manage participant finances outside of approved service arrangements.

Where a participant requires assistance to manage money, a signed Service Agreement and Consent Form must be completed. This will be co-signed by the participant's representative or advocate (where relevant) and retained on file as part of the Participant Support Plan. Staff must always ensure that participants are involved in decisions, supported where required by advocacy or decision-making tools.

Any incident, concern, or suspicion of financial abuse or mismanagement will be escalated and managed in accordance with our Incident Management and Reportable Incidents Policy and Procedure.

SilaCa Tasmania Pty Ltd will maintain clear, accurate records of all financial interactions and conduct regular internal audits to confirm that funds are being managed appropriately. We will also ensure the

organisation remains financially viable and that participants are fully informed of any associated service fees and payment processes.

4.0 Procedure

4.1 Home visits

Staff must only use and touch the participant's property to deliver a service (i.e., using equipment to complete tasks, e.g. sweeping, assisting in dressing). A record of the participant's property that is to be used should be listed in the participant's support plan. Staff must ensure participants' privacy and dignity are respected when interacting with their property. If staff identify concerns about participant property being misused by others, this must be reported as a safeguarding issue.

A staff member must never access the participant's money. If the participant requests the purchase of an item, then the Manager must be informed and records kept in the notes in the participant's records.

The Manager must be immediately informed if a participant asks for financial assistance.

The Service Agreement must identify details of any money handling undertaken on the participant's behalf.

4.2 Financial management guidelines

Participants may sometimes require assistance with their finances, e.g. paying bills, banking or shopping. All financial assistance will be documented in the participant's Support Plan following a capacity assessment, and with the participant's informed consent. If the participant lacks capacity, legal representatives or guardians will be involved, and consent must be documented in writing

Staff must follow the guidelines and procedures outlined below when financially assisting a participant:

- Staff are never allowed access to a participant's Personal Identification Number (PIN) or to use an automatic teller machine (ATM) on the participant's behalf.
- Financial assistance may only be offered if the participant's support plan is documented and provided by the appropriate staff.
- If a participant requests financial assistance, which is not documented in their support plan, the staff member must contact the Manager for approval.
- Transaction receipts must be obtained and given to the participant for the following:
 - money received
 - money spent
 - money returned
- Staff must count the money in front of the participant on receipt and return.

- The staff must record all financial transactions for a participant in the Financial Transaction Register (FTR) (if in use) and the participant's progress notes. Records must be documented clearly, accurately and immediately.
- A staff member must not give financial advice to participants or their companions or act as witnesses for legal documents.
- A staff member must not accept money or gifts from participants.

Suspected financial abuse, including unexplained transactions or misuse of funds, must be treated as an incident and escalated as per the NDIS Incident Management and Reportable Incidents Rules 2018.

4.3 Staff procedure

Only staff with NDIS Worker Screening clearance are permitted to handle participant money, and all transactions must be fully documented, transparent, and immediately reported if irregularities occur.

1. The staff must immediately record the amount of money received from the participant (cash, cheque, voucher) in the FTR or record details in the participant's progress notes.
2. The staff must count any cash carefully in front of the participant.
3. The staff and the participant sign the entry, confirming the correct details have been recorded.
4. The staff is to complete the transaction and obtain transaction receipts.
5. The staff must carefully count out and return any money to the participant and provide all transaction receipts.

4.4 Financial assistance procedure

If the participant makes a request for financial assistance, and there is no record of a financial assistance agreement in the participant's support plan, the following steps are taken:

1. If the service is conducted on behalf of another agency, approval must first be sought from the on-call coordinator for the agency.
2. If there are no other agencies involved, then the request must be considered based on the following:
 - a. participant agreement
 - b. need/urgency
 - c. participant safety
 - d. time available
3. All participant request details, and final decisions must be documented in the participant's notes and service agreement.

Where a participant seeks financial assistance outside their Support Plan, staff must consider the participant's capacity and wishes, and involve appropriate decision-makers, including family or advocates where applicable. Informed consent must be documented before proceeding.

4.5 Suspected financial abuse

Our staff are trained to look for signs of financial abuse when working with participants. Staff are also trained to discuss preventative measures with participants, including:

- ensuring participants are aware of their rights to confidentiality and privacy
- encouraging them to have networks beyond their family circle
- informing them not to relinquish control of their finances if they can confidently manage them
- advising them not to make significant financial decisions following a major event, e.g. loss of a partner
- ensuring that participants are aware of their right to refuse people access to their funds
- encouraging them to make plans while they are still independent
- encouraging them to ask for help if they are overwhelmed, taken advantage of or confused

If any staff member suspects that a participant is financially abused, then the following steps are to be taken:

1. The staff member must gather and record evidence in the participant's notes.
2. The staff member must contact the Manager to discuss the evidence gathered.
3. The Manager will gather the details of the harm or abuse and author a report of the situation.
4. The Manager will inform the relevant authorities and obtain support for the participant.

4.6 Participant fees and payments

Participants will be provided clear information about service costs and their rights to question, dispute, or seek review of fees or payments. Participants are encouraged to engage an advocate if they require assistance to understand or dispute charges.

Payments and pricing (NDIS)

- SilaCa Tasmania Pty Ltd must adhere to the NDIS Pricing Arrangements and Price Limits or any other agency pricing arrangements and guidelines, as in force from time to time.
- SilaCa Tasmania Pty Ltd must declare relevant prices, notice periods or cancellation terms to participants before delivering a service. Participants are not bound to engage the services of SilaCa Tasmania Pty Ltd after their prices have been disclosed.
- SilaCa Tasmania Pty Ltd can make a payment request once support has been delivered or provided.
- No other charges are to be added to the support cost (including credit card surcharges) or any additional fees, including any 'gap' fees, late payment fees or cancellation fees. These requirements apply to all participants, whether they self-manage their funding or whether a plan manager or the agency manages it.

- A claim for payment is to be submitted within a reasonable time (and no later than sixty (60) days from the end of the service booking) to the participant or the NDIS.
- SilaCa Tasmania Pty Ltd will not charge cancellation fees unless provided explicitly in the NDIS Pricing Arrangements and Price Limits.
- SilaCa Tasmania Pty Ltd and participants (except for those that are self-managing) cannot contract out of the NDIS Pricing Arrangements. Where there are inconsistencies between the Service Agreement and the Pricing Arrangements, the Pricing Arrangements prevail.
- Where required, SilaCa Tasmania Pty Ltd will obtain a quote for services and have this approved by the participant and ensure it is approved before delivering the support.

4.7 Monitoring, evaluating and reporting

SilaCa Tasmania Pty Ltd exhibits a continuous improvement culture to facilitate refining our services and processes. The stakeholder's input is pursued and, when received, reviewed immediately.

All SilaCa Tasmania Pty Ltd's policies are reviewed annually and consider the input from all stakeholders. Policy reviews also consider the results attained through monitoring and evaluation and changes in legislation.

We will seek regular feedback from participants regarding financial assistance processes and review any complaints or incidents related to participant money and property as part of our safeguarding and continuous improvement systems. Trends or issues identified will be addressed proactively to prevent harm.

5.0 Related documents

- Participant Information Consent Form
- Financial Transaction Register
- Participant Money and Property Consent Form
- [NDIS Price Guide](#)
- Service Agreement
- Training Attendance Register – In-house
- Annual Organisational Training Register and Review
- Staff Training Record
- Staff Training Plan
- Support Plan
- Easy Read - Planning With You
- Reportable Incident, Accident and Emergency Policy and Procedure
- NDIS Worker Screening and Risk Assessed Roles Policy and Procedure
- Person-Centred Supports Policy and Participant Service Charter of Rights
- Advocacy Support Policy and Procedure
- Violence, Harm, Abuse, Neglect, Exploitation and Discrimination Policy and Procedure
- Participant Safeguarding Policy

6.0 References

- Australian Securities Industry Council (financial abuse)
- Corporations Act 2001 (Commonwealth)
- Privacy Act 1988 (Commonwealth)
- Work Health and Safety Act 2011 (Commonwealth)
- NDIS Practice Standards and Quality Indicators 2021
- NDIS - Provider Registration Guide to Sustainability
- NDIS - Terms of Business for Registered Providers
- NDIS Code of Conduct 2018
- NDIS (Incident Management and Reportable Incidents) Rules 2018
- NDIS (Practice Standards — Worker Screening) Rules 2018
- NDIS Terms of Business and Pricing Arrangements
- NDIS Safeguarding Framework