Professional Standard 3 – Funding Transparency (Summary)

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1. Purpose

To ensure all WAFA members uphold the highest standards of financial transparency, ethical conduct, and professional respect in the funding and delivery of assistance animal services. This standard safeguards client rights, promotes equitable and voluntary participation in funding arrangements, and fosters a cooperative and respectful WAFA community.

2. Scope

This standard applies to all WAFA members, including individuals and organisations delivering training, assessment, support, or care services involving assistance animals. It covers client payments, third-party funders, grants, sponsorships, subsidies, charitable contributions, and member-to-member professional conduct.

3. Standard Statement

All WAFA members must ensure full financial transparency, ethical conduct, and professional integrity in relation to the funding and provision of assistance animal services. Members must provide clear, accessible information about service costs, funding options, client rights, and demonstrate respect for fellow members and the wider WAFA community. Financial agreements must uphold principles of equity, informed consent, voluntary participation, and confidentiality.

4. Definitions

- **Funding Sources:** Various financial mechanisms including government schemes (e.g., NDIS, Veterans' Affairs), compensation schemes, private payments, charitable donations, and sponsorships used to support assistance animal services.
- **Informed Consent:** The process by which clients fully understand and voluntarily agree to financial arrangements and service terms before commitment.
- **Service Agreement:** A formal contract outlining the scope, costs, rights, and responsibilities related to assistance animal services.
- **Professional Respect:** Ethical and courteous conduct between WAFA members, including non-solicitation of clients and cooperation for the client's best interest.

5. Roles and Responsibilities

- **Board:** Responsible for governance, setting strategic direction, risk management, financial oversight, and compliance with WAFA standards.
- **Senior Leadership:** Implements board policies and manages day-to-day operations.
- **Staff and Volunteers:** Support organisational objectives under leadership direction and adhere to governance policies.

6. Funding Sources

Clients may access assistance animal services using a wide variety of funding mechanisms, including but not limited to:

- NDIS (National Disability Insurance Scheme) – all management types
- Veterans' Affairs funding
- Workers' Compensation schemes
- Victims Services
- Compensation claims (e.g., TAC, CTP, common law)
- Medicare-funded allied health support
- Centrelink payments and personal financial resources
- Charitable organisations, sponsorship, crowdfunding, or sponsor contributions

Personal payments from an individual's own finances (savings, income, Centrelink benefits) are entirely acceptable. Charities or sponsors may also fund all or part of a client's services.

7. Informed Consent and Service Agreements

- Members must provide clear, honest, and accessible information regarding service costs, inclusions, cancellation policies, refund procedures, and dispute resolution.
- A formal service agreement or contract is compulsory for all clients, especially where ongoing or substantial fees are involved. This agreement must outline the scope of services, costs, client rights, and responsibilities.
- Clients must give explicit informed consent to all financial agreements, with verbal agreements documented and written agreements strongly recommended.
- Members must strictly adhere to the client's approved funding plan and purpose. Misuse of NDIS or other funding by submitting false invoices, billing for services not provided, or using funds outside the client's approved plan is strictly prohibited.
- Members must not misrepresent themselves as registered NDIS providers unless they are officially registered as such.
- Service agreements must be reviewed regularly with the client to ensure ongoing clarity, consent, and relevance.
- Transparency and honesty in all financial dealings are mandatory to maintain client trust and compliance with legal and funding requirements.

8. Support for Financial Literacy and Funding Navigation

- Members must actively assist clients in understanding the full range of funding options available for assistance animal services. This includes, but is not limited to, funding sources such as the NDIS (including self-managed, plan-managed, or NDIA-managed plans), Veterans' Affairs, Workers' Compensation, Victims Services, compensation claims, Medicare, Centrelink payments, charitable grants, and private personal funds.

- Members must clearly explain clients' rights and responsibilities under each funding scheme, including what is covered, limitations, approval processes, and any obligations or reporting requirements the client must meet.
- Members should help clients anticipate costs and plan budgets for services, including explaining payment schedules, cancellation policies, and any potential additional costs. This support must be tailored to the client's level of financial literacy and provided in accessible formats as required.
- Where members lack expertise in specific financial or funding matters, they must promptly refer clients to qualified financial counsellors, support coordinators, advocacy organisations, or other relevant services that can provide specialised advice.
- Members must acknowledge and respect all valid methods of payment and fund management chosen by the client without bias or pressure. This includes supporting clients who self-manage their funds, use plan managers, or access services through third-party funding sources.
- Members must never coerce, unduly influence, or pressure clients to switch funding arrangements, plans, or providers for the member's financial benefit or convenience.
- All discussions about funding and payments must be transparent, honest, and conducted with sensitivity, respecting the client's privacy and dignity.
- Information regarding funding must be provided in plain language, and alternative formats such as Easy Read, Auslan interpretation, or translated materials should be offered when requested to ensure clients fully understand their options.

9. Ethical Practice and No Conflicts of Interest

- Members must proactively identify, disclose, and manage any potential or actual conflicts of interest, especially those involving financial relationships. This includes avoiding recommending or directing clients exclusively to providers, fund managers, or service organizations with which the member has financial ties, without fully disclosing these relationships and obtaining informed consent.
- Members must prioritise the best interests, autonomy, and rights of clients in all financial and service recommendations. Clients must never be coerced, pressured, or manipulated into changing NDIS plans, funding management arrangements, or service providers to benefit the member's financial or professional interests.
- Members must clearly disclose any affiliations, partnerships, or financial interests related to service providers or fund management bodies that may be recommended or used in service delivery. Full transparency ensures clients can make informed decisions free from hidden influences.

- Members must not require clients to use affiliated or in-house services exclusively unless there is a clear, documented, and valid justification that prioritises client welfare and service quality. Such justifications should be communicated openly to clients.
- Members must refrain from engaging in practices that could be perceived as exploiting their professional position to influence client funding choices or service decisions for personal or organizational gain.
- Clients must be supported to choose and change providers, funding management, and support coordinators freely without fear of retaliation, reduced service quality, or denial of service.
- Members must adhere to all relevant legal, ethical, and regulatory standards concerning conflicts of interest, including those set by the NDIS Quality and Safeguards Commission, WAFA policies, and any applicable professional codes of conduct.

10. No Conditional Access or Service Lock-in

- Clients must never be denied access to assistance animal services or any associated support based solely on the type or source of their funding. This includes, but is not limited to, public funding programs (e.g., NDIS, Veterans' Affairs), private payments, charitable support, or self-funding.
- If tiered service levels or prioritisation systems are implemented (for example, faster access or enhanced services for private-pay clients), these must be:
    - Clearly justified with client welfare and service capacity considerations.
    - Transparently communicated to clients before service commencement.
    - Designed to avoid creating inequities or disadvantaging clients reliant on public or low-income funding streams.
- Clients must have the freedom to select and engage multiple service providers simultaneously or sequentially to best meet their needs. Members must not impose exclusive contracts, sole-provider agreements, or other arrangements that restrict a client's right to seek alternative or additional providers without:
    - A clearly documented and valid rationale prioritising client safety and wellbeing.
    - Informed, voluntary, and documented client consent.
- Members must not use tactics such as withholding information, delaying services, or threatening discontinuation of support as leverage to compel clients into exclusive agreements or funding arrangements.
- Members should actively support clients in understanding their rights regarding service access and provider choice and provide resources or referrals to advocacy services if clients face coercion or undue pressure.

- Members must comply with all relevant legislation and WAFA policies prohibiting discrimination based on funding source and upholding client autonomy and equity in service delivery.

11. Refunds, Disputes, and Transparency

11.1 Clear Written Policies

Members must provide all clients with clear, accessible, and written information regarding their policies on:

- Appointment cancellations and rescheduling
- Refund eligibility and procedures
- Handling of deposits and prepayments
- Dispute resolution processes, including timelines and escalation paths

11.2 Proactive Communication

Members are required to maintain open and timely communication with clients about any changes or issues relating to payments, including:

- Unexpected fee increases or additional charges
- Delays or interruptions to service delivery affecting billing
- Payment difficulties or overdue accounts

11.3 Fair and Prompt Refunds

Refunds must be processed promptly and fairly, according to the stated policy. In cases of service dissatisfaction or failure to deliver contracted services, members should work cooperatively with clients to reach equitable solutions. Refund refusals must be clearly justified and documented.

11.4 Accessible Complaints Procedures

Members must implement complaints handling systems that are:

- Easily understood and accessible to all clients, including those with communication or disability-related barriers
- Responsive and timely in addressing complaints
- Confidential, protecting client privacy and dignity

11.5 Client Support in Raising Concerns

Members have a duty to support clients who wish to raise concerns or disputes, which includes:

- Providing clear guidance on how to lodge complaints internally

- Referring clients to external bodies such as WAFA's dispute resolution service, the NDIS Quality and Safeguards Commission, state consumer affairs agencies, or advocacy organisations
- Ensuring clients face no retaliation, disadvantage, or service interruption for raising genuine concerns

11.6 Documentation and Recordkeeping

All refund transactions, complaint records, and dispute outcomes must be thoroughly documented and retained securely for audit, review, and continuous improvement purposes. Documentation should be available to clients upon request, respecting privacy legislation.

11.7 Continuous Improvement

Feedback from disputes and complaints must be analysed regularly to improve service quality, reduce recurring issues, and enhance client satisfaction and trust.

12. Accessible Financial Communication

12.1 Provision of Accessible Materials

All financial and funding-related information must be made available in formats that are accessible and understandable to all clients. This includes, but is not limited to:

- Plain English documents free from jargon
- Easy Read versions with clear visuals and simplified language
- Auslan interpretation for clients who are Deaf or hard of hearing
- Translated materials in relevant community languages upon request

12.2 Timely Delivery

Accessible versions of financial information must be provided in a timely manner to enable clients to make informed decisions without delay.

12.3 Alternative Formats and Support

Members must offer alternative communication formats and provide assistance to clients who require help understanding financial or funding details. This may include:

- One-on-one explanation sessions
- Use of assistive technologies
- Referral to communication support services

12.4 Ongoing Review and Feedback

Members should regularly review the accessibility of their financial communications and seek client feedback to improve clarity and inclusivity.

13. Voluntary Contributions and Marketing Participation

13.1 Voluntary Participation

Clients may be invited to participate in activities such as co-design sessions, fundraising efforts, or promotional campaigns, but such participation must always be entirely voluntary. No client shall be required or coerced into involvement.

13.2 Informed Consent and Revocability

Participation must be based on clear, accessible information about what is involved. Clients must be able to revoke their participation at any time without any negative consequences or impact on their access to services.

13.3 Protection of Privacy

Clients must not be pressured or obligated to disclose personal financial information beyond what is strictly necessary for service provision. Their privacy and confidentiality must be respected at all times.

13.4 No Conditional Access

Participation in marketing, fundraising, or sharing of personal stories must never be a condition for receiving services, nor should refusal affect the client's treatment or relationship with the member.

14. Professional Conduct and Respect Among Members

14.1 No Solicitation or Poaching

- Members shall refrain from direct or indirect solicitation of clients already engaged with other WAFA members.
- Attempts to undermine the client relationships of fellow members through inducements, misleading information, or disparagement of competitors are strictly prohibited.

14.2 Professional Respect and Cooperation

- Members should actively foster a culture of collaboration by sharing knowledge, resources, and supporting peer development where appropriate.
- Confidentiality must be maintained regarding client and business information related to fellow members.
- Members must avoid conflicts that may arise from dual relationships and disclose any potential conflicts to WAFA.

14.3 Referral to Appropriate Providers

- Members are responsible for assessing their own capacity and scope of services honestly and must not undertake work beyond their competence.
- Clear communication with clients about limitations and referral pathways must be timely and respectful.

- Members should maintain an updated network of providers for seamless client referrals.

14.4 Dispute Resolution

- WAFA encourages members to attempt informal resolution of disputes in good faith prior to initiating formal processes.
- Formal disputes should be escalated through WAFA's designated procedures promptly, ensuring documentation of all relevant communications.
- Members are expected to abide by WAFA's decisions, including sanctions or remedial actions, to preserve community standards and public trust.

14.5 Ethical Competition and Marketing

- Marketing materials and communications must be truthful, respectful, and not disparage other WAFA members.
- Members should accurately represent their qualifications, certifications, and scope of services.
- Members must avoid any conduct that could be perceived as unfair competition or deceptive marketing practices.

15. Data Privacy and Financial Information Security

Members must handle all client financial and personal information with strict confidentiality and security, fully complying with Australian privacy laws (e.g., Privacy Act 1988) and WAFA's internal policies. This includes:

- Secure storage of client financial records and sensitive data, whether physical or digital.
- Restricting access only to authorised personnel and maintaining logs of data access and handling.
- Using secure digital platforms with encryption and password protection for storing or transmitting client information.
- Sharing client financial or personal details only with explicit informed consent or when legally required (e.g., audits or regulatory bodies).
- Promptly reporting any suspected data breaches to WAFA and relevant authorities and cooperating with any investigations or remediation processes.

16. Transparency of Sponsorship and Funding Sources

To uphold ethical standards and client trust, members must disclose any sponsorships, funding, or partnership arrangements that may influence service delivery or client decisions. Members must:

- Clearly communicate to clients when a business, organisation, or individual sponsors or funds services, products, or training.

- Disclose any potential conflicts of interest arising from these arrangements before client engagement or as soon as practicable.
- Ensure sponsorships do not compromise impartiality, objectivity, or quality of client services.
- Inform clients if referrals or recommendations are linked to sponsors or funders, enabling clients to make informed, independent choices.
- Comply with WAFA's standards and client privacy requirements in all marketing or promotional activities involving sponsors.

17. Continuous Professional Development

WAFA members must actively maintain and enhance their knowledge and skills related to funding schemes, legislation, and ethical financial practices to ensure clients receive accurate, compliant, and client-centred support. Members are expected to:

- Stay updated on relevant funding schemes (e.g., NDIS, Veterans' Affairs, Workers Compensation), including eligibility criteria, management types, and policy changes.
- Engage in WAFA-endorsed or recognised training, workshops, webinars, or peer-learning opportunities focusing on funding navigation, financial ethics, and transparent client communication.
- Keep abreast of legislative developments affecting funding, privacy, and service delivery requirements.
- Maintain competency in communicating costs, contracts, client rights, and obligations related to funding arrangements clearly and respectfully.
- Document professional development activities and provide evidence for WAFA credentialing, audits, or compliance reviews when requested.

18. Equitable Access Considerations

Members must proactively promote equitable access to assistance animal services by:

- Recognising that financial hardship can be a significant barrier to service access and engagement.
- Providing clear, accessible information about financial supports, subsidies, and alternative funding options available through government programs, charitable organisations, or community resources.
- Offering flexible payment arrangements, sliding scale fees, or deferred payment plans where feasible, without compromising service quality or animal welfare.
- Collaborating with support coordinators, advocacy groups, or financial counsellors to assist clients in navigating economic challenges.

- Avoiding any form of discrimination or reduced service quality based on a client's socioeconomic status.
- Documenting any financial accommodations or arrangements made and reviewing these regularly to ensure ongoing suitability.

19. Equitable Access Considerations

- Members should actively work to remove financial barriers for clients and provide clear guidance on supports for clients experiencing economic hardship.

20. Review, Revision and Approvals

This policy will be reviewed annually by the steering committee to ensure its effectiveness and relevance. Any revisions will require approval from the steering committee.

21. Implementation

WAFA members must integrate these standards into governance frameworks, operational policies, financial management, human resources, and client service delivery to maintain high standards of accountability and organisational integrity.

22. Enforcement

WAFA enforces these standards through its accreditation and audit processes. Non-compliance will lead to remedial actions and may impact ongoing WAFA membership and certification status.

23. Contact Information

For further information or assistance related to this standard, please contact the steering committee at the following email address: admin@workinganimals.com.au

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Document Control

Version	Date	Author	Change Description	Approved By
V1.0	17/05/2025	V. Solomon	Initial	C.Williams