



Complete Money Management

Participant Handbook



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1. Welcome

Welcome to **Complete Money Management!**

We are here to support you to get the most out of your NDIS Plan. This handbook explains our services, your rights, and how we work with you. If you would like this in an easy-read version, translated, or explained verbally, just let us know.

At Complete Money Management, **your choice, control, and independence come first.**

1.1 About Us

Complete Money Management is an Australian business providing **NDIS Plan Management** and financial administration services for participants across Australia.

Our mission is to:

- support you to manage your NDIS funds confidently
- give you clear, timely information
- remove the stress of paying invoices
- help you use your plan in the way that works best for you

We are independent, transparent, and committed to delivering high-quality NDIS-aligned service.

Our passion for helping people navigate the NDIS is driven by our personal experiences of living with a disability, we strive to make each day better than the last and a drive to help others achieve their goals.

We provide:

✓ Plan Management

- Manage and pay invoices to your providers
- Track your budgets and spending
- Provide monthly statements
- Help you understand your NDIS funding
- Support you to stay in control of your plan

✓ Budget & Spending Support

- Help you make informed decisions
- Support you to monitor funding levels
- Alert you to any issues with invoices or budget use

✓ Provider Liaison

- Communicate with your providers about payments
- Help resolve invoice or service issues

✓ Participant Support

- Assist you to understand what your plan can fund
- Explain invoices and categories in plain language
- Offer flexible communication options (phone, email, SMS, online)



3. Your Rights

As a participant, you have the right to:

Respect & Dignity

- Be treated with respect, fairness, and dignity
- Have your cultural, linguistic, and personal needs respected

Choice & Control

- Make your own decisions
- Choose your providers
- Direct how your NDIS funds are used

Information

- Receive clear information about your plan and budgets
- Ask questions and get honest, helpful answers

Safety

- Have your information protected
- Receive services free from discrimination, exploitation, and abuse

Complaints & Feedback

- Give feedback without fear
- Make complaints anonymously if you prefer
- Have issues addressed quickly and fairly

These rights reflect the **NDIS Code of Conduct** and **NDIS Practice Standards**.



4. Your Responsibilities

To help us support you well, we ask you to:

- Provide accurate personal and contact information
- Let us know if your details change
- Send us invoices or receipts promptly
- Tell us if something doesn't look right
- Inform us if your plan changes
- Treat staff with respect and courtesy

We work together with you as partners.



5. How We Work With You

Your Onboarding

When you choose Complete Money Management as your Plan Manager, we will:

1. Gather basic information about you and your plan
2. Explain our services clearly
3. Set up your participant account
4. Provide access to budget information and statements

Ongoing Communication

You can contact us:

- Phone
- Email
- SMS
- Through a support coordinator
- Online (dashboard, if applicable)

We respond in a timely and respectful manner.

Paying Provider Invoices

We:

- Check invoices for accuracy
- Ensure services align with NDIS rules
- Process payments promptly
- Contact you if we identify issues

Budget Monitoring

We will:

- Track your budgets
- Notify you if funding is running low
- Provide monthly statements
- Offer support to understand spending patterns

6. Privacy & Confidentiality

Complete Money Management protects your personal information in accordance with:

- **Privacy Act 1988 (Cth)**
- **NDIS Practice Standards**
- Our internal Privacy Policy

We keep your information secure and confidential.

We only share your information when:

- you give consent
- required by law
- necessary for service delivery (e.g., with the NDIA or your support coordinator)

You can ask for access to your information at any time.

7. Conflict of Interest

We maintain independence in all interactions. This means:

- we do not favour or promote specific providers
- we do not receive commissions or incentives
- we support you to choose any provider you want
- we declare and manage any potential conflicts transparently

Your interests always come first.

8. Your Safety and Wellbeing

We are committed to your safety and comply with the **NDIS Quality and Safeguarding Framework**.

We will:

- act on any concerns of abuse, neglect, or mistreatment
- report serious incidents when required
- ensure staff follow the NDIS Code of Conduct

If you ever feel unsafe or concerned about your support, please tell us immediately.

9. Feedback and Complaints

We value your feedback because it helps us improve. You can:

- give compliments
- offer suggestions
- make complaints

How to provide feedback

You can contact us by:

- Phone
- Email
- Mail
- Online form (if applicable)

We will listen, respond respectfully, and work with you to resolve the issue quickly.

If you're not happy with our response

You can contact:

NDIS Quality and Safeguards Commission

Phone: 1800 035 544

Website: ndiscommission.gov.au

You can also receive support from an advocate or representative.

10. Ending Our Services

You may end services with Complete Money Management at any time.

We simply ask for **notice in writing** so we can:

- complete outstanding payments
- close your account properly
- support a smooth transition to your new Plan Manager

We will never penalise or discourage you from changing providers.



11. How to Contact Us

Complete Money Management

Email: info@completemoney.com.au

Phone: 1300 161 489

Mail:

Complete Money Management
4 Beischer Street
Strathdale Victoria 3550

12. Thank You

Thank you for choosing Complete Money Management.

We look forward to supporting you on your NDIS journey and ensuring you get the most out of your plan.

If you need this handbook in a different format—**Easy Read, audio, large print, or translated**—please let us know.