



CODE OF ETHICS

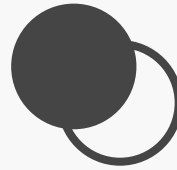
of

THE NEW ZEALAND FEDERATION OF FAMILY BUDGETING SERVICES

Budgeting services operating within the guidelines of the New Zealand Federation of Family Budgeting Services Inc. offer:

Respect for the needs and independence of clients

Budget advisers show empathy and understanding when assisting families to budget for their own needs and lifestyle, respecting their choices and their right to withdraw from budgeting at any time. Support and advice is offered without prejudice.



Assistance without discrimination

Budget advisers maintain a non-judgemental, accepting attitude to all, regardless of sex, age, race, religion or lifestyle. Budget advisers do not attempt to impose values of their own.

Total confidentiality which is never breached

Budget advisers maintain total confidentiality in all matters. Before discussing details with creditors, court officials, agencies and any other third party, advisers first obtain permission from the client family according to the provisions of the Privacy Act 1993.



An environment of cooperation and accountability

Budget advisers display reliability, integrity and accountability, working as representatives of their local services when communicating with individuals, families, creditors or any other people.

Operations that reflect Te Tiriti o Waitangi

Budget advisers accept that Te Tiriti o Waitangi is fundamental to the operations of the budgeting service and this is reflected in our operations by adhering to the practices embraced through the principles of Partnership, Protection, and Participation.



Ongoing training support and supervision for all staff

Budget advisers accept initial and ongoing training. Resources, support and supervision offered by the budgeting service is necessary to maintain standards of budgeting as set out in the procedures of the New Zealand Federation of Family Budgeting Services Inc.