



# V099 CRAG-MAP

2026



beebox training

# Course Overview

**Built for real-world mercantile agents — practical, compliant, and audit-ready.**

- ✓ **ACCC & ASIC Debt Collection Guidelines**
- ✓ **Consumer Vulnerability & Australian Consumer Law (ACL)**
- ✓ **National Credit Code & Trespass Laws**
- ✓ **Dispute Resolution, Complaints & Financial Hardship**
- ✓ **Privacy Act & Australian Privacy Principles (APPs)**
- ✓ **AML/CTF Obligations for Field & Office Staff**
- ✓ **Modern Slavery Awareness & Reporting**
- ✓ **AFIA Code of Practice (current industry standard)**

## **Mercantile Agent Practices (Core Skills)**

- **Lawful entry, field conduct & conflict management**
- **Repossession protocols & risk control**
- **Communication standards (face-to-face, phone & written)**
- **Evidence handling, reporting & audit readiness**

## **What Sets This Course Apart**

- ✓ **Reference-based learning (open-book, practical application)**
- ✓ **Real-world scenarios & assessment questions**
- ✓ **Personal feedback and coaching included**
- ✓ **Training registers & audit support tools provided**
- ✓ **100% aligned to the Australian mercantile industry**

# Industry Recognised



**CERTIFICATE**  
of Annual Compliance  
For Successfully Completing

**V099R-2026**  
**CRAG-MAP (Rep)**  
**Your Name**

Attaining a pass result of 80% or higher

  
Director  
4zhAZNtpt

March 16, 2026  
Completion Date

beebox training

Certificate valid 1 year from the completion date and counts towards your ASIC RG206 CPD training requirement.



# Course book content sheet and sample

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## Contact and Communication, Continued

### Advanced Rules for Emerging Tech



If you're using platforms like Facebook or other digital platforms to contact a customer:

- **Don't Overdo It:** Excessive messaging could be considered harassment. Always follow frequency guidelines to avoid crossing the line.
- **Stay Professional:** Avoid using emojis, slang, or acronyms (e.g., "LOL" or "GR8") as they can appear unprofessional and might undermine your credibility.
- **Think Long-Term:** Every message could appear in court as evidence, so ensure all communications are clear, respectful, and professional.
- **Know Your Financier's Policies:** Some financiers may have policies prohibiting or restricting email or social media contact. Always check with your **Compliance Manager** or refer to the **Service Level Agreement (SLA)** to ensure you're not violating these rules.

### Types of Contact at a Glance

Contact Types	What It Means
Contact	A customer answers your call and engages with you.
Multiple Contacts	You leave a voicemail and follow up with texts/emails.
Continuous Contact	Email chains or replies that form a single exchange.
Attempted Contact	You call, but the customer doesn't answer.

### Frequency of Contact



To maintain the recommended communication practices, adhere to the following limits for telephone contact:

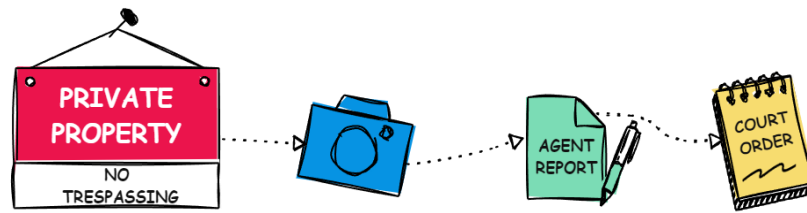
- **Unsolicited Telephone Calls:** Limit calls to a maximum of **three (3)** per week or **ten (10)** per month unless there is a legitimate and documented reason to exceed these limits.
- **References or Third Parties on Customer Accounts:** Customers' references listed on their accounts should only be contacted **once every six (6) months** unless prior approval has been obtained from the reference.

By following these limits, you minimise the risk of harassment claims and ensure compliance with industry standards.

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# Trespass and Field Work (Common Law Principles)

## Understanding Trespass



### Understanding Trespass

- Trespass occurs when a person enters or remains on land without lawful authority or consent.
- For field agents, the key issue is whether they have a legal or implied right to enter upon premises to collect money, repossess or conduct inquiries.
- Unlike process serving, fieldwork often requires entering property to seize goods or enforce property rights; the task is broader in scope, and lawful entry must be considered carefully.

### Implied Licence to Enter

- At common law, members of the public (including field agents) have an implied licence to approach the front of a property to make lawful contact.<sup>4</sup>
- This licence can be withdrawn by:
  - > direct instruction from the occupier (e.g. “leave immediately”),
  - > barriers such as locked gates or enclosed fences,
  - > clear signage (e.g. “No Trespass”, “Do Not Enter”).
- Once consent is withdrawn — or circumstances indicate it was never granted — the field agent must leave immediately.

**Note:** For a more detailed explanation of implied licence, including its limits and how it differs from express consent, please refer to the section titled Implied vs. Express Consent.

### Limits of Authority

- Clients (law firms, banks, credit providers) may instruct a field agent to effect repossession, but **they cannot grant authority to ignore trespass laws**.
- An indemnity from a client does not override common law — no private instruction can make trespass lawful.
- Field agents must always act within the law, regardless of client requests or assurances.

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<sup>4</sup> *Brunner v Williams* (1975) 73 LGR 266

## Trespass and Field Work (Common Law Principles), Continued

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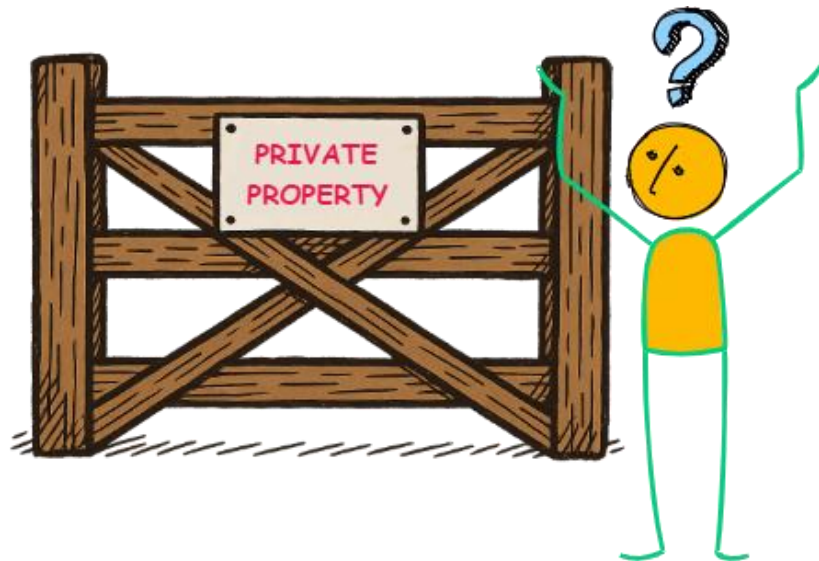
### Legal Example 2, Continued

Police and field agents do not have special authority to enter private land without permission, except in certain extenuating circumstances. The court **awarded Romani \$18,334.69 in damages**. Each party was responsible for its legal costs.

This example reinforces the principle that the law of trespass limits authority. Even where police acted in the course of their duties, they were not exempt from the consequences of exceeding their implied licence. For field agents, this underscores the need to respect signs, barriers, and refusals — clients cannot indemnify or authorise unlawful entry. The obligation to comply with trespass law always rests with the field agent.

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### Private Property Signage



When attending an address, a field agent must first assess whether lawful entry onto the property is permitted. In law, an **implied licence** generally exists to enter land via the normal access route (such as a driveway or pathway) for the purpose of approaching the front door and attempting contact or lawful business—unless that licence has been clearly revoked.

The presence of a sign stating “**Private Property**”, on its own, does **not** revoke the implied licence; it merely states ownership and does not prevent a field agent from approaching the front door via the shortest route for the purpose of conducting business.

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# Restrictions on Contacting a Debtor in Victoria After a No-Contact Request, Continued

Step Process,  
Continued

Step	Aspect	Regulated Credit Contracts (NCCP/NCC)	Unregulated Credit Contracts (Commercial Loans)
6	Can Repossession Continue?	<b>Yes</b> , the credit provider agent can continue repossession efforts if they comply with NCC requirements (e.g., a valid default notice) and with repossession procedures (e.g., a signed Form 13).	<b>Yes</b> , the credit provider agent can continue repossession efforts under the contract (contract law) and PPSA (secured property laws) without forced entry or deceptive practices.
7	Can Location Inquiries be Made?	<b>Yes</b> , the credit provider/agent can continue repossession location efforts if they follow NCC requirements (e.g., a valid default notice and compliance with repossession procedures). However, they <b>cannot contact the party(s) who have made a written request for no contact.</b>	<b>Yes</b> , the credit provider/ agent can continue repossession location efforts as long as they are lawful (no harassment, deception, or coercion). However, they <b>cannot contact the party(s) who have made a written request for no contact.</b>
8	Who Can Order The Customer to Cooperate?	<b>Any court with jurisdiction</b> can enforce a debt. Consumer credit debts are usually handled in state courts (e.g., the Magistrates' Court) despite the NCC being federal. Commercial creditors typically use state courts, but can sue federally if allowed.	<b>Any court with jurisdiction</b> can handle debt enforcement. Consumer credit debts are usually handled in state courts (e.g., the Magistrates' Court) despite the NCC being federal. Commercial creditors typically use state courts, but can sue federally if allowed.

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### Harassment and Coercion

#### What's Allowed?

Businesses can market their goods or services and pursue debts in a reasonable manner. But there's a line you can't cross. The ACL prohibits **undue harassment** or **coercion**, especially when dealing with vulnerable consumers.

#### What Counts as Coercion?

Coercion involves actual or threatened force or pressure that restricts a person's freedom to act or make choices. **Physical force** is strictly prohibited.

#### What Counts as Undue Harassment?

Undue harassment includes excessive or unnecessary contact that:

- Intimidates, demoralises or exhausts a person.
- Applies **repeated pressure** beyond what is reasonable.

#### Be Mindful of Vulnerability:

What's deemed unreasonable for vulnerable consumers can have a much lower threshold.

*"Empathy isn't optional—it's essential."*

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### Unconscionable conduct

#### What Is It?

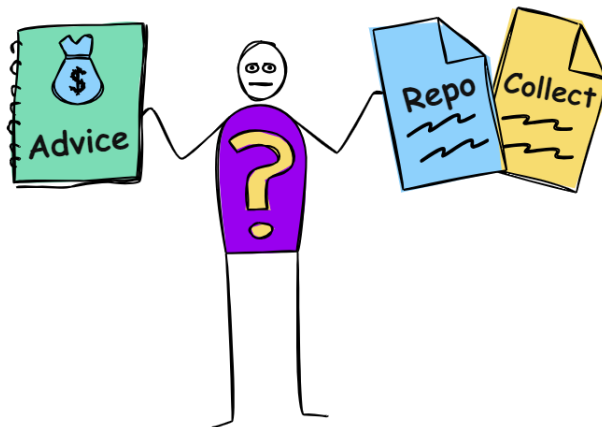
Unconscionable conduct refers to behaviour that goes against **good conscience** or **societal norms**, judged in light of all the circumstances.

#### Factors Courts Consider:

The ACL outlines factors courts may assess, such as:

- The **bargaining strength** of the parties.
  - Whether unreasonable conditions were imposed.
  - Whether the consumer understood the provided documentation.
  - The use of undue **influence or pressure tactics**.
  - Whether equivalent goods or services could be bought elsewhere for a better price or on better terms.
  - Whether the business was willing to **negotiate**.
  - Whether the business acted in **good faith**.
- 

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### Advising on Credit – A Compliance Risk

#### Background

ABC Finance has tasked Agent XX with collecting overdue payments or repossessing Mary's vehicle. During the visit, Mary explained that she had been unemployed for three months but expected to receive a settlement from the sale of an investment property in two months. **She refuses to sign a Form 13**, preventing repossession of her home. Agent XX believes Mary will repay the loan after the settlement.

#### Issue Identified

- Mary admits she lacks experience with borrowing, as her ex-husband managed finances.
- Agent XX suggests checking her redraw facility or asking her bank about borrowing additional funds.
- Mary plans to explore this option.

#### Breach of Conduct

By suggesting financial solutions, Agent XX **overstepped professional boundaries**. This could be seen as an undue influence, even if it is well-intended.

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Repossessing  
Goods from  
Residential  
Premises,  
Continued

### Delivery of the Consent Form

- The consent form **can be posted** or **delivered in person** to the occupier.
- **Personal delivery restrictions:**
  - > Visits must occur **between 8:00 am and 8:00 pm**.
  - > **No personal visits** on **Sundays or public holidays**.

The ACCC/ASIC Debt Collection Guidelines recommend the following contact hours.

Contact Type	Days	Time
Telephone	Monday to Friday	7:30 am - 9:00 pm
	Weekends	9:00 am - 9:00 pm
	National Public Holidays	No contact recommended
Face-Face	Monday to Friday	9:00 am - 9:00 pm
	Weekends	9:00 am - 9:00 pm
	National Public Holidays	No contact recommended
All workplace	Customer's regular working hours, if known.	
	If unknown, then weekdays	9:00 am - 5:00 pm

### Key Questions for Attending Residential Premises

When attending a **residential property** under the **Code**, representatives must consider their primary purpose before proceeding.



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## 4.5 Understanding Hardship

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### What Is Hardship?

Financial hardship occurs when a borrower **cannot meet repayments** due to:

- Illness or disability
- Job loss or reduced income
- Natural disaster or family breakdown
- Over-commitment
- Marital issues or domestic violence

Lenders must **respond to hardship applications within 21 days** and offer a written decision.

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### Debt Collector's Role in Hardship Cases

- **Ask the customer about their financial situation** before pursuing debt
- **Pause collection or repossession activities** if hardship is claimed
- **Direct the customer** to apply for hardship assistance
- **Document all interactions thoroughly**

If hardship assistance is granted, **the lender, not the debt collector, will manage new repayment terms.**

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### Final Thoughts

Handling disputes and hardship claims properly is more than just compliance—it protects reputations and relationships. Mercantile agents should:

- **Follow IDR and AFCA guidelines**
- **Keep detailed records to support their actions**
- **Approach customers professionally and respectfully**

*Accurate record-keeping is your shield against disputes.*

By understanding **RG 271, AFCA processes, and hardship obligations**, mercantile agents can operate **efficiently while complying with the law.**

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## Identify and Record Sensitive Information, Continued

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### Quick Reference Guide

This guide outlines the **types of sensitive information** that may arise in interactions with a **credit provider's customer**. If you are unsure about handling or recording any of these, consult your **compliance manager** or **team leader**.

Sensitive Information Type	Examples
Medical	Any medical condition that may affect the customer's ability to meet financial obligations.
Domestic or Family Violence	Issues related to separation, child custody, partner abuse, family disputes, or any form of abuse within the household.
Personal	Race, religion, ethnicity, political beliefs, sexual preference, mental capacity, communication abilities, physical characteristics, and any factors affecting legal comprehension or behaviour.
Dependency	Alcohol, drug, or gambling addiction.
Death – Family or Friend	The passing of a relative or friend. Do not specify <b>who passed away</b> .
Other	Any sensitive information that does not fit the above categories, such as a criminal record or incarceration.

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# Ethical Skip Inquiries

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- Introduction** Skip inquiries (often referred to as “skip tracing”) involve locating:
- A **customer** whose whereabouts are unknown, and/or
  - An **encumbered asset** that cannot readily be found.

This may occur where:

- A customer has vacated a property without notice (“clear-out”),
- Contact numbers are disconnected,
- Mail is returned unclaimed, or
- An asset subject to a loan security appears to have been moved.

Some mercantile agents conduct skip inquiries as part of their service offering. Others refer missing customers or assets back to their client for internal or specialist location services.

This topic provides an overview of what skip inquiries involve and, more importantly, the ethical and compliance boundaries that apply. It is not a procedural guide for conducting skip tracing.

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## The Compliance Framework

### The “Bible” for Skip Inquiries

When conducting skip inquiries, the governing standards are:

- **Privacy Act 1988 (Cth)**
- **Australian Privacy Principles (APPs)**
- **ASIC Debt Collection Guidelines**

These instruments form the foundation of compliance for any activity involving the collection, use, or disclosure of personal information.

In the context of location inquiries:

- Personal information must be collected lawfully
- Disclosure to third parties must be strictly limited
- Data security obligations continue to apply
- Conduct must not become misleading, deceptive, harassing, or coercive

Operational urgency never overrides compliance.

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## Safety in the Field, Continued

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### Legal and Professional Obligations



- All professionals involved, whether employed or self-employed, have a **duty of care** under WHS legislation.
- Businesses engaging field agents must ensure safe systems of work, risk assessments, and appropriate training.
- Individuals must take **reasonable care for their own health and safety** and avoid actions that could harm others.
- Documentation—such as risk assessments and incident reports—demonstrates compliance if an incident is reviewed.
- **Any incident involving aggression, violence, or safety concerns must be reported** to the instructing agency or client immediately. This information should be logged and communicated to other authorised staff or field agents who may attend the same address or customer.



**Important:** Treat WHS compliance as seriously as the Debt Collection Guidelines or privacy obligations.

See Amber [Alert Protocol](#) in Reporting, Support and Recovery for required procedures.

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### Mandatory Pre-Allocation Risk Disclosure

Before allocating any field attendance, engaging agencies and instructing clients must ensure that all known safety-relevant information is disclosed to the attending field agent.

This includes any prior history of violence, threats, weapons involvement, aggressive conduct, hostile animals, unsafe premises, or credible intelligence received from staff, contractors, police, or other third parties.

Safety-critical information must not remain confined to internal systems, file notes, or call centre records. Where risk indicators exist, they must be clearly communicated so that the attending agent can make an informed decision about attendance, escalation, or additional controls.

Failure to disclose known risk factors may expose agencies and clients to workplace health and safety liability and reputational harm.

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# Reporting, Support and Recovery

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**Purpose** This section outlines the process for how field agents and agencies should report safety incidents, provide support following distressing events, and utilise those experiences to improve future practices.

Prompt reporting, follow-up, and well-being support are essential parts of professional accountability.

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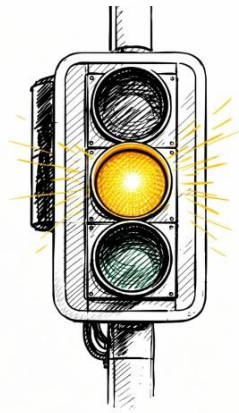
## Incident Reporting

- Report any incident involving injury, threat, violence, or property damage **as soon as practicable**.
- Include key details: time, location, individuals involved, description of the event, and actions taken.
- Use your agency's **Incident Report Form** or digital equivalent.
- Forward the report to your supervisor, compliance manager, or client contact.
- Keep a copy of your own field notes for accountability.

**Recommendation:** Treat incident reporting as part of your professional record — it demonstrates diligence and transparency.

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## Amber Alert Protocol (Risk Flagging System)



Where an agent experiences physical assault, attempted assault, credible threats of harm, weapon references, or escalated aggression during an attendance, the matter must be formally risk-flagged.

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### Amber Alert Protocol (Risk Flagging System), Continued

The attending agent must:

- Cease attendance immediately if safety is compromised;
- Notify the engaging agency as soon as practicable;
- Document the incident in clear, factual terms; and
- Ensure that a formal risk flag (Amber Alert or equivalent internal designation) is applied to the file.

Engaging agencies and clients share responsibility for maintaining effective risk-flag systems. When in-house staff receive threats, observe escalating behaviour, or obtain intelligence suggesting violent propensities, the same standard applies: the account must be risk-flagged, and the information communicated to any external agent before attendance.

If there is uncertainty about whether behaviour warrants an Amber Alert, err on the side of caution. Consider additional controls, such as dual-agent attendance, supervisor review, or liaison with the police, where appropriate.



### Near Miss and Reporting

#### Scenario

Agent **Mike Newman** attends a residential building site in **Belmont, Western Australia**, to conduct a field call on the property owner.

The half-built home is open and unattended — there are no vehicles, no tradespeople, and no clear contact information for the site supervisor is displayed.

Mike walks a few steps inside the front frame to check for signage or a noticeboard. As he does, a loose sheet of flooring shifts underfoot, causing him to stumble and grab a stud to steady himself. No injury occurs, but it's a close call.

He steps back outside, photographs the front of the property from a safe distance, and records the event in his field report.

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Why Photos  
Protect You,  
Continued

### Key Takeaway

**If it's not in writing** (or, in this case, photographed), **it didn't happen**. A clear set of photos can mean the difference between proving due diligence and **paying for a damage** claim that wasn't your fault.


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### Take Photos On-Site – No Exceptions

Photographs must be taken at the place of repossession—before the asset is moved. These images are your **first line of defence** in proving the asset's condition during repossession.

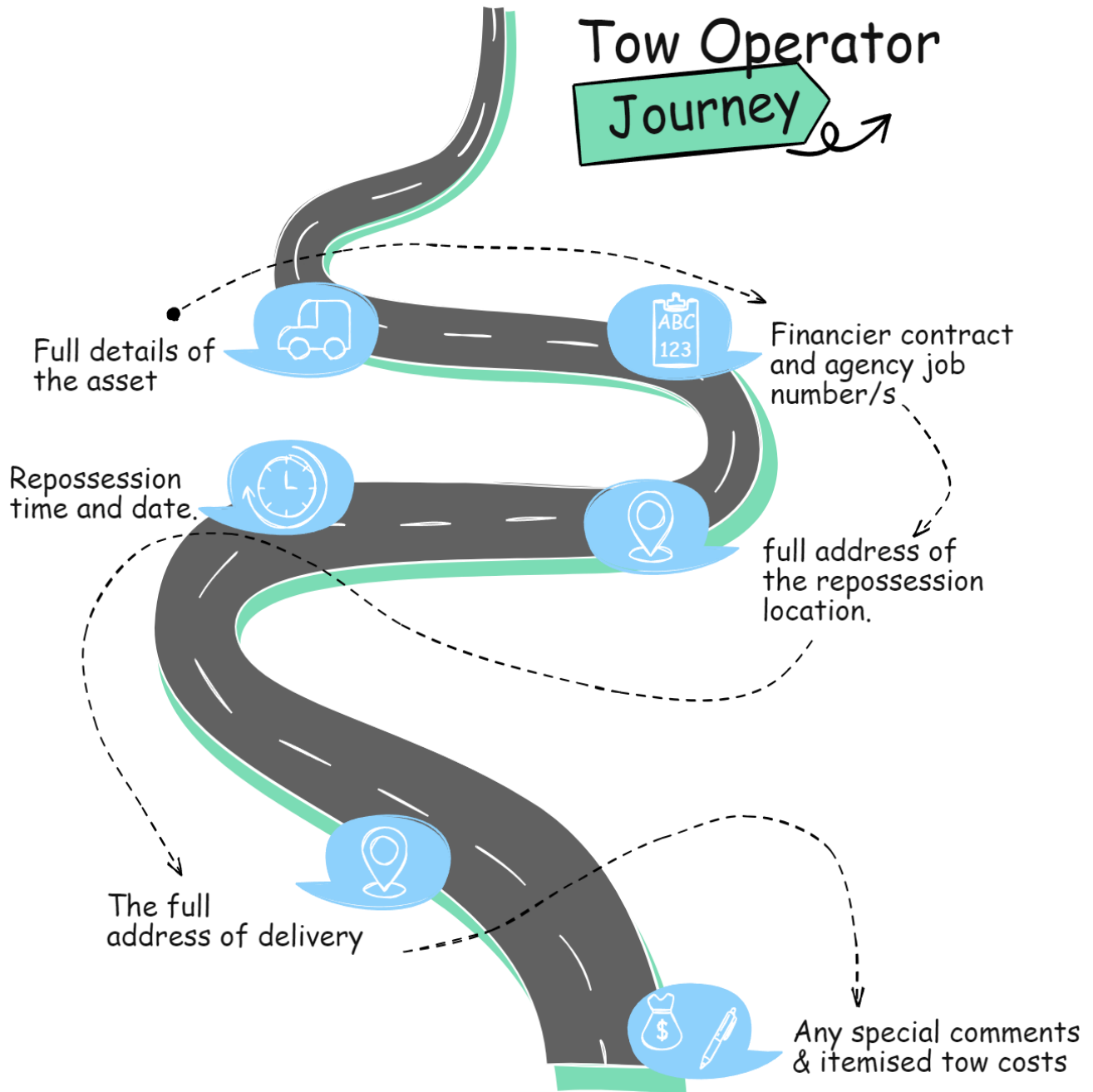
Step	Key Actions
<b>Step 1:</b> On-site photos	<ul style="list-style-type: none"><li>• Capture all angles of the asset <b>before it is moved</b>.</li><li>• Ensure <b>all visible damage</b> is documented.</li><li>• If there are <b>missing parts</b>, include clear photos of the affected areas.</li></ul>
<b>Step 2:</b> Secured on a tow truck	<ul style="list-style-type: none"><li>• Once the asset is loaded onto the tow truck or removal vehicle, take a <b>second set of photos</b> to show it is secure and undamaged.</li></ul>
<b>Step 3:</b> Night-time repossessions – light matters	<ul style="list-style-type: none"><li>• Poor lighting <b>compromises evidence</b>.</li><li>• If the location is too dark for clear, high-quality photos, move the vehicle to a <b>well-lit area</b> (e.g., a service station) <b>immediately after repossession</b>, where practical and safe.</li></ul>

 **Final Rule: You may be liable** if the damage isn't photographed. Always document **what is present and what is missing** to avoid costly disputes.

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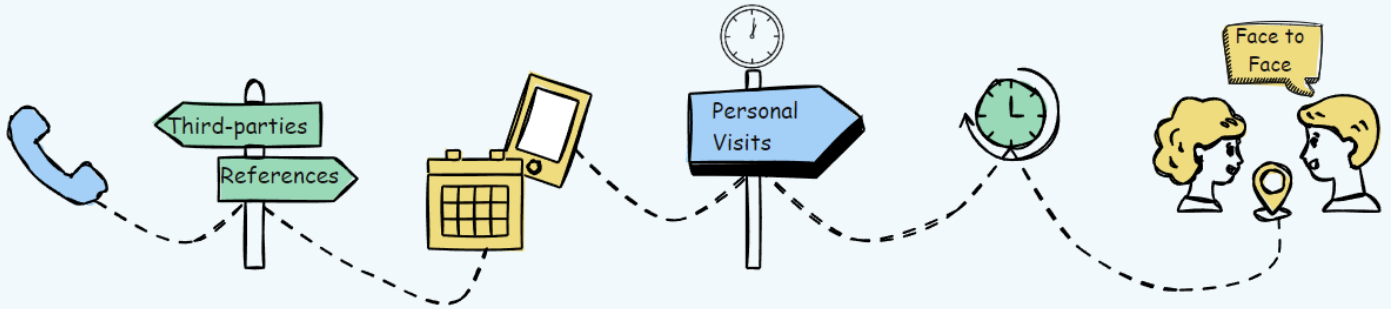
# Tow Operators

Infographic



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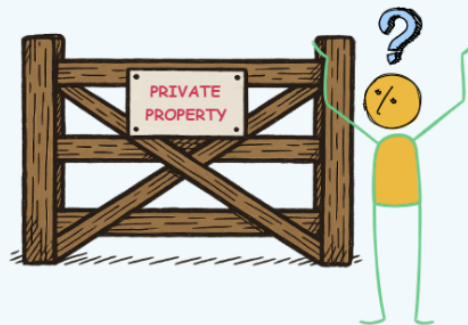
# Sample Test Questions



## Contact and Communication Guidelines

According to the ACCC-ASIC Debt Collection Guidelines, select the **4 (four)** statements below that correctly reflect acceptable debt collection communication practices:

- a. Personal visits to repossess mortgaged goods are acceptable, but only after less intrusive methods have proven ineffective.
- b. Text messages requesting contact with the customer can be sent up to three times in one day.
- c. Unsolicited communication with third parties (such as referees) must be limited to once every 6 months.
- d. Telephone contact about a debt is permitted up to 10 times per week.
- e. Personal visits should not occur without first attempting less intrusive communication methods, such as letters or phone calls.
- f. If the customer is not home on the first attendance, the agent may proceed directly to the customer's workplace to attempt contact.
- g. Telephone contact after 9 pm can only occur if the customer has explicitly consented or in exceptional circumstances where standard methods of contact have failed.



## Property Signage and Implied Licence

A field agent attends a residential property to speak with the occupier. At the entrance to the driveway, there is a closed but unlocked gate, along with a sign that reads "**Private Property.**"

Which statement best reflects the legal effect of this sign?

Select **one** answer.

- a. The sign removes the implied licence for visitors and requires the agent to remain at the boundary of the property.
- b. The sign indicates ownership of the land but does not, on its own, revoke the implied licence for a visitor to approach the residence.
- c. The sign makes it unlawful for any visitor to enter the property unless the occupier is present.
- d. The sign automatically prohibits any representative from entering the property without a court order.
- e. The sign means the property cannot be entered unless the occupier first gives express consent.

**What is My Role as an Agent or Collector in Identifying and Managing Consumer Vulnerability? Part 2****Scenario**

As a **field agent or debt collector**, you are assigned a case involving a customer who has fallen significantly behind on payments.

During your interaction, you notice several indicators of potential vulnerability. The customer appears confused about their situation, expresses distress, and discloses personal hardship, such as a serious medical condition or financial crisis. They seem overwhelmed and repeatedly say they "don't know what to do."

**Question:**

Based on your role, what is the most appropriate course of action?

Choose the **correct answer**.

**Tip:** To assist in answering this question, review the following sections of the training manual:

- Key Points for Businesses
- Life Events or Changes
- Causes and Impacts

Select one:

- a. Explain the seriousness of the debt and apply firm pressure to secure an immediate payment arrangement. Your role is to recover funds owed to the credit provider.
- b. Acknowledge the customer's situation, assess their vulnerability appropriately, and offer to refer them to relevant support services while ensuring they understand their options.
- c. End the conversation immediately and report to the credit provider that the customer was too distressed to continue the discussion.
- d. Advise the customer that their personal difficulties are unrelated to the debt and that they must arrange repayment as soon as possible.

**Applying Personal Safety and Situational Awareness****Scenario:**

You arrive at a residential property just after dusk to attempt a repossession of a motor vehicle. Before leaving your vehicle, you observe poor lighting, a large dog barking behind a fence, and two people arguing loudly inside the house. As you assess the scene from your vehicle, you also notice uneven ground near the gate and limited visibility.

What is the **most appropriate** action to take under the section heading *Personal Safety and Situational Awareness*?

Choose **one correct** answer.

Select one:

- a. Move closer to the gate to observe the arguing individuals and assess whether they might settle, intending to continue with the repossession once the atmosphere improves.
- b. Pause the attendance, reassess the risks, return to a safe position, and record your observations before advising the client that the task should be deferred until conditions are safer.
- c. Proceed with the attendance despite the poor lighting and raised voices, using a quick approach to complete the repossession before any further risks arise.
- d. Remain at the location for a period of time to see if the behaviour or hazards reduce, planning to proceed with repossession as soon as the environment appears more stable.
- e. Approach the front door while remaining alert to the surroundings, planning to withdraw only if the situation escalates further.

Enrol  
Now!

