Fund the professional advocacy that resolves the debt your sector created.

A structured corporate-partnership program for Australian banks, insurers, and lenders whose customers are dying with unresolved debt on the books — a way to complete the responsibility of a product cycle at its most difficult moment.

The problem

Banks and lenders in Australia carry duty-of-care obligations that do not end when a customer becomes terminally ill. In practice, the collections cycle continues, and the burden shifts to the customer's family.

Internal hardship teams do good work, but they operate inside the creditor's own economics. An external, licensed, and independently-funded mediator resolves this cleanly, without the conflict of a creditor negotiating with itself.

There is a reputational tail to this problem. Every family who fields months of collection calls during a bereavement becomes a story. Every media cycle is a Four Corners episode waiting to happen.

What LWD does about it

LWD offers corporate partners a way to fund the professional advocacy that resolves this cleanly. Partners fund a pool of mediation hours. Eligible households are referred by clinicians and financial counsellors (never by the lender directly — that would be a conflict). CMS's licensed practitioners then engage with all creditors on the household's behalf, including the partner-funded ones.

The regulated mediation work is performed by Credit Mediation Services Pty Ltd under Australian Credit Licence No. 387398 — not by LWD, and not by the corporate partner. The partner funds the pool. The licensed practitioners do the work. The independence is structural.

This is not a marketing arrangement. It is a service-delivery partnership with reporting, hour caps, and quarterly published outcomes.

$5M

ANNUAL ROOM B CEILING BY YEAR 5

100%

OF MEDIATION ATTRIBUTED AND REPORTED QUARTERLY

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CONFLICT-OF-INTEREST EXPOSURE — CMS MEDIATES, NOT THE PARTNER

Four Corners

THE STORY YOUR SECTOR AVOIDS

A case in one paragraph

Composite case “David”: 58, motor-neurone disease, $118,000 in personal debt across two banks and a car loan. Corporate partner funded 14 mediation hours from the pool. CMS's licensed practitioners engaged all three creditors. Two accepted write-off on compassionate grounds. One restructured. David's wife has the receipts on file.

Composite illustration · labelled · full case book at /stories

Why this works for a corporate partner

- It closes a duty-of-care loop that Australian financial-services regulators have been signalling for the past three ASIC reporting cycles.
- It gives your ESG and sustainability reporting a defensible, quantitative story: hours funded, cases resolved, creditor cooperation ratios — not vague pledges.
- It moves the conversation with regulators from “how do you handle vulnerable customers” to “here is the independent, licensed program we fund to handle them properly.”

A structured three-year partnership.

Room B partnerships are structured across three years with published quarterly reporting. Entry tiers begin at $100,000 per year (roughly 700 mediation hours) and scale to $1M+ per year for whole-of-sector participation. All partnerships are governed by our related-party and conflicts policies.

REQUEST THE CORPORATE KIT

Who does the licensed mediation work. Life Without Debt Ltd is a proposed Australian public benevolent institution (registration with the ACNC pending). LWD itself is not credit-licensed. All debt-mediation work is performed by our related-party service provider, **Credit Mediation Services Pty Ltd**, which holds **Australian Credit Licence No. 387398**. CMS's licensed practitioners take each case, contact creditors directly on the beneficiary's behalf, and carry out the mediation under the National Consumer Credit Protection Act framework. LWD funds this work under a formal related-party service agreement.

What outcomes we can and cannot promise. Mediation is a negotiation with creditors. Some creditors write off, some reduce, some refuse. Individual outcomes vary and depend on creditor cooperation. Mediation is not debt discharge and we do not guarantee outcomes.

Tax deductibility. Gifts of $2 or more are tax-deductible where receipted as a gift, once LWD achieves Deductible Gift Recipient (DGR) endorsement from the Australian Taxation Office. DGR application is in progress.

Registrations & complaints. Life Without Debt Ltd · ACN: pending · ABN: pending · ACNC registration pending · DGR application in progress. Registration numbers will be published via /registrations as they issue. Complaints, feedback and whistleblower reports may be made in confidence via /enquire under our published Complaints Policy. For how we handle personal information, see the Privacy Policy issued under the Privacy Act 1988.