

Disciplinary Scheme – Investigations, Hearings and Reasons Writing

Guidance for Convenors, Conduct Committees, Investigating Sub-Committees, Tribunals, and Appeal Boards

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Disciplinary Scheme – Our Processes

1. Introduction

- 1.1 The public places trust in Members of the Institute of Actuaries of Australia (the Institute) to hold high standards. In acknowledging that trust the Institute strives to ensure that its Members uphold the highest technical, professional and ethical standards. The Institute is committed to holding its Members accountable to those standards.
- 1.2 The Institute has a Disciplinary Scheme to address conduct which falls short of the standards expected. This helps to protect the public as well as maintain and protect the standards, professionalism and reputation of our Members.
- 1.3 Complaints about the conduct of our Members are dealt with under the Scheme. This guidance is intended to help everyone who engages with our Complaints processes and the Disciplinary Scheme understand the process and the important principles that govern it.
- 1.4 This guidance has been issued by the Council of the Institute in accordance with [clause 13.2](#) of the Disciplinary Scheme (effective April 2018) (the Scheme).
- 1.5 It is important to understand that the Scheme is limited to investigation and determination of Misconduct, as defined in [clause 3 of the Scheme document](#). The Institute cannot, for example, resolve commercial disputes. Similarly, in other situations some Complaints may best be made to the Member's employer. Personal grievances might be the subject of civil action and perhaps issues relating to the Member's workplace or even under whistleblower legislation are not within our remit. There are some matters where another relevant regulatory body or relevant authority will need to conduct their investigation first or possibly in place of the Institute.
- 1.6 The Institute will consider Complaints about the conduct of Members, and former Members in relation to conduct that occurred while they were a Member. A Scheme decision maker will consider whether that conduct amounts to Misconduct, as defined at [Clause 3 of the Scheme](#):

"Misconduct is defined as any acts or omissions by a Member that do not meet the standards as reasonably determined and expected by the Institute. The standards and expectations of the Institute are explained within the Institute's Code of Conduct"
- 1.7 This guidance applies to all Complaints being considered under the Scheme as amended from time to time. For Complaints that are being considered under a former version of the Institute's Disciplinary Scheme, the version of the guidance applicable to the former version of the Disciplinary Scheme should be applied to the extent that it is possible to do so, otherwise this guidance will apply.
- 1.8 This guidance does not override any provision of the Scheme.
- 1.9 It is for use by:

- (a) The Convenors, and any Conduct Committee, Investigating Sub-Committee, Tribunal, Appeal Board, or Panels appointed under [clause 5 of the Scheme](#), referred to in this and other guidance as the Scheme decision maker, to provide further detail on their powers and procedures to be followed;
 - (b) any other party, so they are aware of the powers of the Scheme decision maker and the procedures to be followed; and
 - (c) Institute staff.
- 1.10 This guidance should be read in conjunction with:
- (a) the Scheme; and
 - (b) any regulations issued by the Council; and
 - (c) any other relevant guidance published by the Council.
- 1.11 Where there is any conflict or inconsistency between the Scheme and this guidance, the Scheme shall be followed. Where there is any conflict or inconsistency between regulations and this guidance, the regulations shall be followed.
- 1.12 Definitions of defined terms used in this guidance are set out in the Scheme.
- 1.13 This guidance is not and should not be treated as legal advice. When appropriate, a Scheme decision maker may seek legal advice upon questions of law and/or procedure, which may include advice on the use of this guidance.
- 1.14 The Council will review this guidance every five years or earlier if needed. It may be updated in the interim where circumstances require a change.

2. Aim

- 2.1 This guidance aims to promote transparency and consistency in the approach of a Scheme decision maker, and the Institute staff, and to ensure that the processes under the Scheme are carried out in a fair and effective manner.
- 2.2 This guidance:
- (a) sets out the processes to be applied, methods to be used and the broader considerations to be taken into account when undertaking investigations and hearings, and formulating reasons for determinations under the Scheme;

3. When should this Guidance be used?

- 3.1 A Scheme decision maker should refer to this guidance in the following circumstances:
- (a) when any Complaint is being investigated;

- (b) when an Investigating Sub-Committee is considering whether a prima facie case of Misconduct is established;
- (c) when a Tribunal is hearing and determining a matter that has been referred to the Tribunal under the Scheme; and
- (d) when an Appeal Board is hearing and determining a matter.

4. Self Regulation

- 4.1 Actuaries are a self-regulating profession. They are not subject to Government professional discipline oversight or legislation. The autonomy self-regulation offers is highly valuable to the profession but the demands it makes are significant. It cannot be overlooked that the primary purpose of self-regulation is the protection of the public. Its secondary purpose is the protection of the reputation of the profession. The profession owes it to itself to ensure it self-regulates effectively, efficiently and in pace with modern standards of practice.

5. Public Interest and Public Trust

- 5.1 We use our self-regulatory powers to protect consumers of actuarial services, preserve public confidence in the Institute and our Members and maintain the actuarial profession's standards. As such it is important that our Disciplinary Scheme decision makers can deliver a fair and effective process to the Members that we regulate and that those processes reflect community expectations.

6. A Fair and Effective Process

- 6.1 The Court and the community expect any professional disciplinary process to be objective, independent, effective and fair. They also expect the process to be well structured and efficient and not burdened by undue formality or technicality. That does not mean a complete lack of formality is appropriate. The processes of investigation, determination and review on appeal are serious and they have serious consequences for all concerned. Courtesy and professional distance are in order, addressing fellow Committee, Tribunal and Appeal Board members and the parties formally (for example, "Ms Smith", "Mr Jones") and avoiding gestures more appropriate to an informal meeting of peers (for example, shaking hands or casually chatting).
- 6.2 Courteous professional distance also shows respect – for the individual and for the process itself – and provides an effective platform for a fair and effective investigation or hearing.

7. Procedural Fairness

A. Evidence

B. Fair Hearing

C. Absence of Bias

- 7.1 Procedural fairness is vital to an effective disciplinary scheme. There is no magic to providing procedural fairness. Procedural fairness is a practical matter, ensuring that, in the circumstances of each particular case, decisions are based on probative evidence (information that proves something), an adequate opportunity to be heard is given and decision makers are objective and unbiased and seen to be so.

Findings of Fact – Must be Based on Evidence

- 7.2 Procedural fairness requires decisions to be made on findings of fact based on logically probative material (evidence) so as to guard against a decision maker relying on inaccurate information within his or her personal knowledge or misapplying that knowledge.
- 7.3 Procedural fairness also requires that findings of fact or the existence of a prima facie case cannot be based on a mere impression or “feeling”. A decision maker must be able to point to the exact evidence on which the conclusion or finding is based and explain why the evidence can be relied on.

A Fair Hearing

- 7.4 Procedural fairness also requires the provision of an adequate opportunity and time to be heard and that all the decision maker’s theories and questions be put to a Respondent so the Respondent can address them. It also requires that, while managing an efficient process, arbitrary time limits not be imposed and a real opportunity be given to adduce any additional information of probative value.
- 7.5 A Respondent should be told with sufficient precision the case to be answered and should be provided with all the evidence on which that case is based. It is also important that a Respondent be helped to understand the nature of the proceedings and the issues to be considered by the Scheme decision maker.
- 7.6 A Respondent should be given an opportunity to comment on and adduce evidence and make submissions on those issues as articulated by the decision maker. To ensure this opportunity, a Respondent should always be interviewed in an investigation process and should be required to attend any hearing before a Tribunal or Appeal Board

Bias – Actual and Apprehended

- 7.7 Procedural fairness also requires that decision makers be objective, independent and unbiased – and that they appear to be so. The law prohibits two kinds of bias – actual bias and apprehended bias:

- (a) Actual bias is established when a decision maker is found to have been actually prejudiced against a party or witness and failed to give proper consideration to the facts relevant to the decision.
- (b) Apprehended bias – the test for apprehended bias is whether, in all the circumstances, a fair-minded lay observer with knowledge of the material objective facts might entertain a reasonable apprehension that the decision maker might not bring an impartial and unprejudiced mind to the resolution of the question. Because impartiality in decision makers is so important in Australian law, the test for apprehended bias is a low bar. It is concerned with appearance or risk of appearance of bias. For this reason, it is important to ensure all parties are addressed, not only with courtesy and respect, but with the same degree of professional distance to avoid the appearance of over familiarity with one party over another (see above re. forms of address and informal social gestures).

Conflicts of Interest

- 7.8 Nor should there be any conflict of interest or undisclosed past professional or other dealings with the Respondent or other party. Prior to each appointment to an investigative or decision making Committee, Tribunal or Appeal Board process, potential appointees to that Committee, Tribunal and Appeal Board investigation, process or hearing should confirm this in writing for the Institute's records. Section 12 of the Scheme Requires this.
- 7.9 A good decision maker has a high degree of self-awareness. The decision maker will be aware of any bias he or she might have or assumptions he or she might be making and be able to overcome them and base their decision only on the evidence before them.

8. Committee, Tribunal and Appeal Board Appointments

- 8.1 The Conduct Committee, Investigating Sub Committees, Tribunal and Appeal Board members will be appointed in accordance with [clause 5 of the Scheme](#) and their appointment will be for a period of five years with no consecutive terms.
- 8.2 Matters referred to Committees, the Tribunal and the Appeal Board will be received by the relevant Convenor(s) and/or Deputy Convenor(s) who will both consider the Complaint, the appropriate action to be taken and the appropriate constitution of the Committee(s), Tribunal or Appeal Board.
- 8.3 Each Convenor and member of a Committee, Tribunal and Appeal Board panel (referred to in this and other guidance as a 'Scheme decision maker') will have received training in the relevant process and in reasoning and reasons writing before appointment and will be required to undertake a refresher every 12 months.

- 8.4 The wellbeing of all participants in the Scheme is of the utmost importance to the Institute. This includes Respondents, Institute staff and the Scheme decision makers. A full list of internal, external and online crisis and mental health resources is at Annexure B to this guidance.

9. Record Keeping

- 9.1 The Scheme and its processes require impeccable record keeping. This and all other operational aspects of the Scheme are managed by the Professional Standards Manager through whom all correspondence and documents should pass or to whom all correspondence should be copied.
- 9.2 The Professional Standards Manager must be the repository of all relevant documentation for the Institute. Failure to observe this puts the integrity of the Scheme, and the continuation of self-regulation, at risk.

10. Confidentiality

- 10.1 Similarly, a failure by a Scheme decision maker to keep matters before them confidential puts the integrity of the Scheme at risk.
- 10.2 There should be no communication about a case except with fellow Committee, Tribunal or Appeal Board members appointed from the panel to the case and with the Professional Standards Manager. Tribunal members should not discuss the case with Investigation Sub-Committee members save for the Convenors as and when required under the Scheme.
- 10.3 Appeal Board members should not discuss the case with Tribunal members or Committee members or other panel members appointed under the Scheme unless positively required to under the Scheme provisions. The separate streams of the Scheme should be kept strictly separate and there should be no discussion between them about a particular case.
- 10.4 Nor should any Convenor, Committee, Tribunal or Appeal Board member discuss the case with the Respondent outside the interview or hearing room.

11. Legal representation

- 11.1 It is important that disciplinary proceedings be accessible, efficient and not overly formal or bound by unnecessary technicality. In many matters the issues to be considered will not be complex.
- 11.2 Ordinarily, legal representation will not be necessary for a Respondent taking part in a fair process which has been adequately explained and where the issues to be considered have been clearly articulated.
- However, from time to time applications to be legally represented will be made by Respondents. Such an application should not be dismissed before carefully considering the following matters:

- (a) Will the case concern complex issues of fact and law? If so, it may be in the interests of a more cost effective, quick and efficient process to allow legal representation;
 - (b) Is the Respondent able to represent himself or herself effectively? Consideration should be given to the mental and physical health of the Respondent and to whether the Respondent has adequate English skills to undertake his or her own representation. The question of whether the Respondent may be disadvantaged should be considered;
 - (c) Is the potential outcome of the case so serious that it would be unfair to a Respondent to deny legal representation? Consideration should be given to the extent to which potential outcomes may impact on a Respondent's right to practice or any other serious impact on a Respondent's rights.
- 11.3 It is helpful to note that a number of general administrative tribunals that ordinarily require leave to be granted for legal representation, including the Civil and Administrative Tribunals in NSW and QLD, allow legal representation as of right in cases of professional disciplinary action.

12. Standards of proof

- 12.1 Tribunals and other administrative decision makers, including the Institute's Investigating Sub Committee, Tribunal and Appeal Board are generally not bound by the rules of evidence. However, it is customary and acceptable for administrative decision makers to look to those rules for guidance.

A. Investigating Sub Committee – Prima facie case

- 12.2 For the Investigating Sub Committee, the relevant standard of proof is a prima facie case.
- 12.3 A prima facie case is one which, on first appearance, contains sufficient evidence to prove the elements of the prohibited behaviour – in this case, Misconduct (within the meaning of the Scheme Rules and the Code of Conduct).

B. Tribunal and Appeal Board – Balance of probabilities

- 12.4 For the Tribunal and the Appeal Board hearing and determining a matter, the standard of proof is the civil standard of balance of probabilities. This means the decision maker must be comfortably satisfied, on the basis of clear and cogent evidence, that a contended fact is more likely to have happened than not.
- 12.5 In reaching a conclusion on the balance of probabilities and considering whether comfortable satisfaction has been reached, a decision maker should take into account the gravity of the facts in issue and the consequences of the ultimate decision.

13. Managing the Process and Reasoning Through to a Decision

A. Issues focused approach is cornerstone of good decision making

- 13.1 Issues are at the heart of what decision makers do. Every case presents a question to be answered. It is a decision maker's job to answer that question. Most times the answer to that central question will be determined by the answers to a series of smaller questions. Those smaller questions are the issues in the case.
- 13.2 They can be issues of fact (what happened? when did it happen? who did it?) or issues of law (which law (rule or Code, policy or actuarial standard) should apply? how should the law be interpreted? what is the effect of the application of the law to the facts as found?).
- 13.3 An approach that identifies the issues in the case early and maintains focus on those issues helps a decision maker to think about the case and reason a way through it logically and clearly. It also helps a decision maker manage the hearing process and write reasons in an ordered, logical and comprehensible way.
- 13.4 If decision makers fail to identify the issues and fail to use them as the framework for reasoning and communication of reasoning, then they may meander, include irrelevant material and confuse.
- 13.5 If issues have not been identified at the beginning of the hearing, then the Scheme decision maker may not ask the relevant questions and obtain the evidence and information it needs to make a well-reasoned decision. Readers, including the Respondent, will find reasons difficult to understand and will be less persuaded by the decision maker's reasoning and conclusions. Courts may consider the reasons inadequate.
- 13.6 It is important for the Tribunal or Appeal Board to collectively meet before the hearing to discuss and identify the issues in the case. This promotes an orderly and efficient hearing where all members of that Tribunal or Appeal Board as constituted are on the same page as to what the issues are and all issues and areas of inquiry will be covered. The identified issues can be a kind of agenda for the hearing. It can also be useful to adjourn mid-hearing to have a brief discussion to make sure all the issues have been covered and an adequate opportunity has been given to the Respondent to address all relevant matters and to adduce all relevant evidence.
- 13.7 In some cases, it may be appropriate to adjourn for a longer period – or before the hearing even starts. This could be for a range of reasons – for example, when a Respondent's health, religious or personal circumstances mean they will be at a disadvantage if the hearing goes ahead at the appointed time; if significant new evidence is produced at or prior to a Tribunal hearing and the Tribunal wishes it to be considered by the Investigating Sub Committee and its decision as to prima facie case reconsidered in light of that new evidence; or where the Tribunal or Appeal Board wishes to obtain, or wishes the Respondent to obtain, further evidence relevant to one of the identified issues in the case.

- 13.8 It should be kept in mind that once a decision has been made and reasons for decision written and agreed, any new evidence should not be accepted by an Appeal Board, Tribunal or Committee (although a Tribunal may refer a matter back to a Committee for reconsideration if new evidence arises through the Tribunal process). It is important to order and effectiveness that each process has finality. However, new evidence may be considered before the decision has been made even if the hearing has concluded. In such cases, where new evidence has come to the attention of the Committee or Tribunal or Appeal Board and a decision not yet made, it is important to ensure the parties have an opportunity to consider and make submissions on the new evidence before proceeding to a decision. Periods for appeal to the Appeal Board should be strictly adhered to even if new evidence arises after the appeal period is over.
- 13.9 When the hearing is finished and the respective Tribunal or Appeal Board discusses its decision, the issues that have been identified and canvassed in the hearing provide a useful framework for those discussions. Each of the identified issues can be considered in turn and determined with sound reasons.
- 13.10 A good decision maker will be able to articulate exactly how and why the decision was made. The reasons will be clear and easily understood, based on the evidence and relevant Code, rules policy or actuarial standard.
- 13.11 For efficiency, the first draft of the reasons should be written by the legal member of the Committee, Tribunal or Appeal Board, and then circulated to the particular Committee, Tribunal or Appeal Board members for comment. Once the written reasons are agreed, they should be provided by the relevant Chair to the Institute CEO who will then provide them to the relevant parties via the Disciplinary Scheme Mailbox.

14. Writing Reasons for Decision

A. Why Do We Write Reasons for Decision?

- 14.1 In writing reasons for decisions, the aim is to provide a simple, concise, well-reasoned and easily comprehensible explanation of why and how the decision maker made the decision he or she made.
- 14.2 Reasons must be written in all cases. This is the Court's and the community's expectation and this is so even if the reasons will not be published.
- 14.3 "Reasons" that merely summarise the evidence and the law and then state a conclusion are not reasons at all. The decision maker should show how that evidence was considered to make findings of fact and how the law was applied to the facts as found to reach the final conclusion. The "because" answer to the question of "why?" must be provided.

- 14.4 The aim is also to present the reasoning in the clearest and best light to be transparent and persuasive – to be a good advocate on behalf of the reasoning and conclusions – and to be sure the reasons can be understood. That means decision makers should explain complex issues, facts and law in a way that readers can easily digest, using plain, direct language.

B. Method for Writing Reasons – What to Write

- 14.5 Many judges and tribunal members use the issues focused method of writing reasons because it helps to achieve clarity and comprehensibility. It also helps the writer to maintain focus and not meander into irrelevance.

- 14.6 The steps in an issues focused reasons writing method are:

(a) Identify the issues in the case and arrange them in a logical sequence.

Some issues have sub-issues or smaller questions that need to be answered before the issue itself can be determined. Some issues need to be considered before others because the answer to those questions may determine the answers to the questions that follow. The sequencing of issues is important.

(b) Draft a framework for the decision, using headings based on the identified issues.

Headings expressed as questions, based on the identified issues, keep the writer focused on the issue and the requirement for an answer.

(c) Write an introduction that sets out the events that gave rise to the issues, the who-did-what that took place before the Institute became involved.

Details are confusing for a reader before context is given and facts have little significance to a reader outside the context of an issue. An effective introduction will give the reader a high level contextual view of the matter so that the significance of the detail that follows can be more easily understood.

(d) Under each issue heading, analyse the issue referring to the evidence, law and arguments relevant to that issue. Determine each issue (or answer the question) before moving on to the next.

- (i) This is the part of the document where the detailed facts and law relevant to that issue belong.
- (ii) Facts and law that have no relevance to the particular issue should be kept out. If such facts and law have no relevance to any of the other issues that have been identified then they have no place in the document at all. Writing is weakened when extraneous or unnecessary details are included. Less is more – and clearer and more persuasive.
- (iii) When analysing an issue of fact, the relevant evidence should be summarised, reasons given for why some evidence is preferred over other evidence and how the relevant evidence interrelates to support the determination reached.

- (iv) When analysing issues of law, the applicable law (or rule or Code, actuarial standard or policy) should be set out or summarised and the effect of the application of that law to the facts as found should be explained.
 - (v) Any submissions or arguments by the Respondent on any issues should also be canvassed and, if not accepted as correct, reasons should be given for that rejection.
- (e) Write a conclusion.**
- (i) This is where all of the conclusions about the separate issues identified can be tied together.
 - (ii) The central issue or issues in the case can then be determined underlining the reasoning, if necessary, but not being repetitive. For example: We have found xxx and zzz. We have concluded that aaa was contrary to/compliant with clause bbb of the Code. It follows that there was/was not misconduct.
 - (iii) The orders or directions that follow will be well supported by the issues focused reasoning set out earlier.

15. Keeping writing streamlined, simple and clear – How to Write

- 15.1 Keep language plain, natural and straightforward. Get rid of unnecessary words and phrases. Let every word have a job to do. Read it aloud to “see” how you sound.
- 15.2 Consider using attachments when referring to sections of legislation, correspondence, reports or lists of documents. Refer briefly to the documents or paraphrase the section and keep the bulk out of the body of the main document. If you must quote from documents, quote only the salient parts.
- 15.3 Keep dates and chronologies to a minimum. The appearance of a number in a sentence breaks the reader’s attention. If the number is not important to our reasoning, we should keep it out. Long chronologies are difficult for readers to absorb.
- 15.4 Whenever possible, avoid using language that will only be intelligible to another person like you. If it can be explained in a few words, explain it.
- 15.5 Avoid acronyms. For example, rather than “HCCC” say “the Commission” after the first time you have referred to the Health Care Complaints Commission in full.
- 15.6 As much as you can, use active voice (John paid Mary) instead of passive voice (Mary was paid by John). Active voice makes writing clearer and more direct. It also uses fewer words.
- 15.7 Consider writing in the first person. For example, say “I” instead of “the Tribunal” or “the Committee or the Appeal Board”. Writing in the first person makes for a more direct and persuasive voice.
- 15.8 If possible, call individuals by their names rather than by their roles in the process. For example, say “Ms X” rather than “the Respondent”.

- 15.9 Please see Annexure A to this guidance for a broad structure or template for writing the Reasons for Decision. This method can be used for Investigating Sub Committee Reports and for Tribunal and Appeal Board written reasons.

16. Penalties, Conditions and Undertakings

- 16.1 Prior to determining, imposing and writing any disciplinary sanctions, decision makers must read this guidance in conjunction with the Institute's guidance on [Professional Conduct Undertakings](#), [Sanctions](#) and [Education Sanctions](#).
- 16.2 Clear reasons should also be provided for penalties, conditions or undertakings imposed on a Respondent Member.
- 16.3 If imposing a condition or undertaking on a Member, care should be taken to ensure the condition can practically be met or the undertaking is within the Member's capacity to meet. Conditions or undertakings should be for the protection of the public and the remediation of the Member and should be appropriate to the Member's circumstances.
- 16.4 Compliance with conditions and undertakings must also be monitored – and so must practically be amenable to monitoring.
- 16.5 Consideration should also be given as to:
- (a) the longevity of any penalties, conditions or undertakings remaining on the Respondent Member's record; and
 - (b) whether provision should be made for expunging from a Member's record or future redaction of non anonymised publications, if appropriate.

Document control

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Disclaimer

This guidance has been prepared by the Institute to assist persons who wish to make a Complaint about the conduct of an Institute Member. This document is not legal advice and is not a substitute for the Scheme. Where there is any conflict or inconsistency between the Scheme and this guidance, the Scheme shall be followed. Where there is any conflict or inconsistency between regulations and this guidance, the regulations shall be followed.

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ANNEXURE A

Template

Structure for Writing Reasons for Decision

To be used in conjunction with, and after having read, the written Guidance Note

Introduction (Who Did What To Whom? Broad context)
Issue (evidence and law relevant to the issue – then analysis of the issue of fact or issue of law)
Issue (as above)
Issue (as above)
Conclusion (drawing together all of the findings and conclusions made above and setting out the decision and orders)

ANNEXURE B

Resource Directory to Support Well Being of Scheme Participants

- [Lifeline](#) – 13 11 14
- [Beyond Blue](#) – 1300 224 636
- [Mental Health Line \(NSW\)](#) – 1800 011 511
- [Suicide Call Back Service](#) – 1300 659 467
- [1800RESPECT](#) – 1800 737 732
- [Kids Helpline](#) – 1800 55 1800
- [SANE Australia](#) – 1800 187 263

Online mental health resources

- [Head to Health](#) – An Australian Department of Health initiative bringing together comprehensive information about apps, online programs, online forums and phone services of respected Australian mental health organisations.
- [Beyond Blue](#) – Mental health information and support including access to a trained mental health professional via phone, text or email, and online supportive forums.
- [Black Dog Institute](#) – Mental health research, information and support.
- [Australian Psychological Society](#) – The APS is Australia's peak body for psychologists in Australia. The website contains a directory which can be used to locate a psychologist, information about seeing a psychologist and articles addressing common psychology topics/mental health concerns.

Online mental health treatment programs

There are other online services that can offer you support if you are not coping. Many of these are either free of charge or at reduced cost. The services and programs are completely independent of the Institute.

- [myCompass](#) – Free, personalised mental health strategies to help manage thoughts, feelings and behaviours that cause concern.
- [Black Dog Institute Online Clinic](#) – Free, mental health assessment tool and personalised report with suggested support services/resources.
- [This Way Up](#) – Online treatment programs, education and research to help improve mental health, wellbeing and physical health difficulties.

- [MindSpot](#) – Free, telephone and online clinic for people experiencing stress, worry, anxiety, low mood, depression and chronic pain.
- [moodgym](#) – Free, online self-help program designed to help users prevent and manage symptoms of depression and anxiety.
- [Beyond Blue New Access](#) – Free coaching program to help people cope if feeling stressed, anxious or overwhelmed about everyday life issues (such as work, study, relationships, health or loneliness).

Top 30 Mental Health Organisations

<https://www.australiacounselling.com.au/top-mental-health-organisations/>

Top 13 Mental Health companies and startups in Sydney in 2024

<https://www.f6s.com/companies/mental-health/australia/sydney/co>