

Wema Welfare Association Inc Constitution

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WEMA WELFARE ASSOCIATION

Queensland, Australia

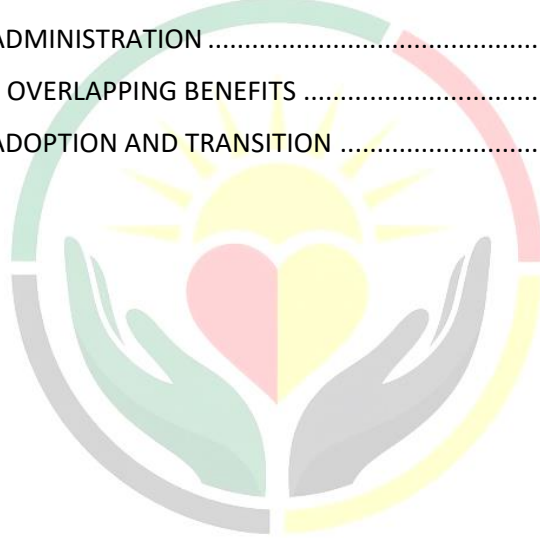
Queensland, Australia

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WEMA WELFARE ASSOCIATION

Queensland, Australia

Benefit amounts

Benefit	Amount in Australian dollars
Eligible family bereavement	7,000
Death of an eligible registered member	15,000
Loss of infants from a full-term pregnancy	Up to 7,000
Cancer — principal member only	Up to 5,000
Mental health — principal member only	Up to 5,000

All benefits require the applicable eligibility, evidence and approval requirements. The general 30-day waiting period does not replace the longer health-benefit qualifying period.



WEMA WELFARE ASSOCIATION
Queensland, Australia

PART ONE GOVERNANCE AND MEMBERSHIP

RULE 1 INTERPRETATION

- (1) Act means the Associations Incorporation Act 1981 (Qld). Regulation means the Associations Incorporation Regulation 1999 (Qld), as amended or replaced. Association means Wema Welfare Association Inc., the incorporated association governed by this Constitution. Constitution means all of these rules, including the welfare rules.
- (2) Executive Committee means the Association's governing body constituted under the Act and this Constitution. President and Chairperson refer to the President, except where a different person chairs a meeting under these rules. A Welfare Committee is a subcommittee appointed under rule 27 and is not a separate governing body.
- (3) An active member is an admitted member whose membership continues and who is not dormant or suspended from welfare eligibility under these rules. Good financial standing means that all amounts properly due have been paid by their applicable deadlines. An amount whose payment deadline has not expired is not an arrear.
- (4) A business day excludes Saturdays, Sundays and public holidays in Brisbane, Queensland. Other periods expressed in days are calendar days. A period expressed in months means calendar months. Written notices may be electronic where lawful and sent to the recorded contact address.
- (5) Present at an Executive Committee meeting includes participation under rule 23(5). Present at a general meeting includes participation under rule 37. Words defined in the Act have the same meaning where the context permits. Applicable legislation prevails over an inconsistent rule.

RULE 2 NAME

- (1) The name of the incorporated Association is Wema Welfare Association Inc. Wema is a Swahili word meaning kindness.

RULE 3 OBJECTS

- (1) The Association operates as a not-for-profit organisation for its members and the wider community. Its objects are to provide welfare assistance to individuals and families experiencing social, economic or personal hardship; promote social inclusion, cultural integration and community participation; and advance wellbeing, health, independence and quality of life through programs, services, education and community initiatives.

- (2) The Association seeks to improve access to resources, services and opportunities; empower members through advocacy, capacity building and skills development; collaborate with government, community organisations, businesses and other stakeholders; and undertake lawful activities incidental or conducive to those objects.
- (3) Its income and property must be applied solely towards its objects. Approved welfare assistance consistent with these rules is permitted, but profits or surplus assets must not be distributed to members for private gain.

RULE 4 POWERS

- (1) Subject to the Act, the Association has the powers of an individual and may enter contracts, open and operate financial accounts, acquire or dispose of property, appoint agents, receive lawful external support and undertake activities necessary or convenient for its affairs.
- (2) It may lawfully invest funds, raise or borrow money, secure liabilities, issue secured or unsecured notes or debentures and take over the assets and liabilities of the former unincorporated Wema association, subject to any required member approval and prudent financial management.
- (3) All powers must be exercised for the objects in rule 3. Payments to members are allowed only for genuine welfare assistance authorised by these rules, reasonable remuneration for actual services, reimbursement of properly incurred expenses or another lawful payment incidental to the objects. No officer may use these powers to distribute profits or evade rule 49.

RULE 5 CLASS OF MEMBERS AND OPEN ELIGIBILITY

- (1) There is one class of membership, Ordinary Member. The number of members is unlimited.
- (2) Every individual aged 18 years or older may apply, regardless of nationality, ethnicity, gender, occupation, student status, marital status, kinship or place of residence. An applicant must support the Association's objects and agree to comply with this Constitution.
- (3) Eligible ordinary members may vote, nominate candidates, stand for election and hold office, subject to the Act and these rules. Eligibility to apply is not automatic admission or immediate welfare eligibility.

RULE 6 MEMBERSHIP ON INCORPORATION

- (1) A person who was a member of the unincorporated association on the date of incorporation and agrees in writing to join by the date fixed by the Executive Committee must be admitted as an Ordinary Member. Any statutory transitional entitlement must be respected.
- (2) Prior subscription payments must be credited under rule 8. Existing membership and accrued rights must not be cancelled merely because this consolidated Constitution is adopted.

RULE 7 APPLICATION FOR MEMBERSHIP

- (1) An application must be in the form approved by the Executive Committee, signed or formally acknowledged by the applicant, proposed by one member and seconded by another member. The proposer and seconder must sign or formally acknowledge it.

- (2) The application must include:

- a) The applicant's full legal name.
- b) Date of birth or proof of adulthood.
- c) Residential or postal address.
- d) Telephone number and other contact details.
- e) Information reasonably necessary for membership administration.

Occupation may be requested where relevant; unnecessary information must not be collected.

- (3) The applicant must provide true, complete and current information. The Executive Committee may request reasonable supporting evidence. Admission is governed by rule 9; family declarations following admission are governed by rule 50.

RULE 8 FEES AND FINANCIAL OBLIGATIONS

- (1) The joining and registration fee is AUD \$100, payable into the welfare fund. It becomes non-refundable after admission, subject to any mandatory legal entitlement to a refund. A fee paid by an unsuccessful applicant must be refunded under rule 12.
- (2) Annual subscriptions, if any, may be fixed by members at a general meeting, with payment arrangements decided by the Executive Committee. The AUD \$100 joining fee fixed by this Constitution may be changed only through rule 43.

- (3) Welfare replenishment contributions are payable under rules 51–53. Paying a fee or contribution does not itself establish eligibility for a benefit.
- (4) A founding member who already paid an annual subscription to the former unincorporated association for a recognised period need not pay it again for that period. The Executive Committee must record the credit and the next due date.

RULE 9 ADMISSION OR REJECTION

- (1) The Executive Committee must consider a complete application at its next meeting after receiving the application and applicable fee. An incomplete application may be deferred pending reasonable information; the applicant must be told what is missing.
- (2) Before consideration, the applicant must be advised whether the Association has public liability insurance and, if so, the amount of cover.
- (3) Acceptance requires a majority of eligible Executive Committee members present. The Secretary must notify the applicant in writing of acceptance or rejection as soon as practicable.
- (4) Admission commences on the recorded admission date after approval and receipt of the required joining fee, subject to rule 6. The Secretary must supply access to this Constitution, contribution obligations, waiting periods, declaration requirements and privacy information.
- (5) Decisions must be fair, consistent with open eligibility under rule 5 and based on relevant requirements. Personal relationships, community standing or verbal promises do not create membership or benefit rights.

RULE 10 ENDING MEMBERSHIP AND DISCIPLINARY FAIRNESS

- (1) A member may resign by written notice to the Secretary, effective when received or on a later date stated. Membership ends on death or lawful termination. Resignation does not extinguish amounts already properly due.
- (2) The Executive Committee may terminate membership for an indictable offence, serious or repeated breach of these rules, membership fees overdue for at least two months, conduct injurious or prejudicial to the Association, or unresolved default under rule 53.
- (3) Before termination or a disciplinary suspension, the member must receive the relevant allegations, proposed action and a full and fair opportunity to respond. The Executive

Committee must consider the response, manage conflicts of interest, decide on the evidence and record reasons.

- (4) Under rule 53, a default notice may also give advance notice of proposed termination after three months of dormancy. No additional payment reminder is required if that notice provides a meaningful opportunity to respond and remains accurate. If material allegations change, a further opportunity to answer them must be given.
- (5) Termination is not affected merely by deleting a person from a messaging group. The Executive Committee must decide the matter after the fair process and the Secretary must give written notice of the outcome, effective date, reasons and appeal rights under rules 11–12.
- (6) Dormancy under rule 52 is a welfare eligibility status, not immediate termination of Association membership. Fraud allegations are not proof of fraud; protective holds on individual claims are governed by rule 70.

RULE 11 APPEAL AGAINST REJECTION OR TERMINATION

- (1) A rejected applicant or person whose membership has been terminated may give the Secretary written notice of an intention to appeal within one month after receiving written notice of the decision.
- (2) The Secretary must call a general meeting within one month after receiving the appeal. Where rule 39 requires notice within 14 days, that shorter notice deadline applies. The meeting must be held within three months after receiving the appeal.

RULE 12 GENERAL MEETING TO DECIDE AN APPEAL

- (1) The appellant and Executive Committee must each have a full and fair opportunity to present their position. A majority of members present and eligible to vote must decide the appeal.
- (2) The outcome and reasons must be recorded and communicated in writing. An appellant may attend to present the appeal notwithstanding termination but has no voting right unless otherwise entitled under these rules.
- (3) If a rejected applicant does not appeal within one month, or an appeal is unsuccessful, the Secretary must promptly refund the application membership fee. Non-refundability applies only after admission.

RULE 13 REGISTER OF MEMBERS

- (1) The Executive Committee must ensure that the Secretary maintains an accurate recording:
- a) Each member's full name.
 - b) Postal or residential address.
 - c) Admission date.
 - d) Death or resignation date.
 - e) Termination or reinstatement details.
 - f) Other particulars lawfully required or authorised.
- (2) Members may inspect the register at reasonable times arranged with the Secretary. On a member's application, information other than their full name may be withheld from inspection where the Executive Committee reasonably believes disclosure would expose that member to harm.
- (3) Family declarations, medical evidence, identity-document copies and banking details must be held separately from the general register and are not available for general member inspection merely because the register is inspectable.
- (4) Members must promptly notify the Secretary of material changes to contact or membership information.

RULE 14 USE OF REGISTER INFORMATION

- (1) Without the Association's approval and any other lawful authority required, a member must not use register information to contact another member for political, religious, charitable or commercial advertising, or disclose it knowing it is likely to be used for that purpose.
- (2) Approval by the Association does not displace applicable privacy law or permit misuse of confidential records.

PART TWO OFFICERS AND EXECUTIVE COMMITTEE GOVERNANCE

RULE 15 APPOINTMENT OR ELECTION OF SECRETARY

- (1) The Secretary must be at least 18 years old and reside in Queensland or within 65 kilometres of its border in another State. The Secretary may be a member elected by the Association or a

person appointed by the Executive Committee from its own members, other Association members or another eligible person.

- (2) A Secretary must be appointed or elected within one month after incorporation if no interim Secretary was elected, and within one month after a vacancy.
- (3) Appointing an Association member as Secretary does not make that person an Executive Committee member unless the appointment also fills in a casual Executive Committee vacancy under rule 21. Appointing a non-member as Secretary does not make them an Executive Committee member.

RULE 16 REMOVAL OF SECRETARY

- (1) The Executive Committee may remove a Secretary appointed by it. Removal from that appointed office itself does not remove a person's separately elected or casual-vacancy Executive Committee position.
- (2) Removal of an elected officer must follow the applicable process under rule 20. A replacement must be arranged under rule 15.

RULE 17 FUNCTIONS OF SECRETARY

- (1) The Secretary calls meetings, prepares notices and business in consultation with the President, keeps minutes, retains correspondence and documents, maintains membership records and performs lawful administrative functions assigned by the Executive Committee.
- (2) The Secretary must administer notices and appeals, safeguard confidential records and coordinate privacy matters under rule 55 unless another privacy contact is appointed.

RULE 18 MEMBERSHIP OF EXECUTIVE COMMITTEE

- (1) The Executive Committee consists of the President, Treasurer and other members elected at a general meeting. It must have at least three members and comply with the Act's composition and residence requirements. The Association may elect a Secretary to the Executive Committee.
- (2) Executive Committee members must be Association members and legally eligible to serve. A non-member appointed as Secretary under rule 15 may assist but is not a voting Executive Committee member.
- (3) Elected Executive Committee members retire at each annual general meeting and may stand for re-election. Casual vacancies may be filled under rule 21.

RULE 19 ELECTION OF EXECUTIVE COMMITTEE

- (1) Two members may nominate an eligible member as a candidate. The written nomination must be signed by the candidate and nominators and received by the Secretary at least 14 days before the annual general meeting.
- (2) Each member present and eligible to vote may vote for one candidate for each vacant position. If insufficient candidates have been nominated at the start of the meeting, nominations may be taken from the floor.
- (3) Candidates must be adults and not disqualified under section 61A of the Act. An alphabetical list of candidates and their nominators must be displayed at the office or usual meeting place for at least seven days before the meeting. It may also be circulated electronically. Ballot lists must be prepared if required by the Executive Committee.
- (4) Before election, candidates must be advised whether the Association has public liability insurance and, if so, the amount of cover.

RULE 20 RESIGNATION REMOVAL AND VACATION OF OFFICE

- (1) An Executive Committee member may resign by writing notice to the Secretary, effective on receipt or a later date stated.
- (2) A general meeting may remove an Executive Committee member by majority vote of members present and eligible to vote after giving the affected member a full and fair opportunity to respond to the proposed removal.
- (3) There is no internal appeal under this rule against removal from Executive Committee office. This does not exclude any lawful external remedy or an appeal against a separate termination of Association membership.
- (4) An Executive Committee member immediately vacates office in the circumstances in section 64(2) of the Act.

RULE 21 CASUAL VACANCIES

- (1) Continuing Executive Committee members may appoint an eligible Association member to a casual vacancy until the next annual general meeting.

- (2) The Executive Committee may act despite a vacancy. If its membership falls below the quorum fixed by rule 24, it may act only to restore the number required for a quorum or call a general meeting.

RULE 22 FUNCTIONS DUTIES AND POWERS OF EXECUTIVE COMMITTEE

- (1) Subject to this Constitution, the Act and lawful general-meeting resolutions, the Executive Committee controls and manages the Association's affairs, property and funds. It may interpret these rules and address matters on which they are silent but must not override an express rule or applicable legislation.
- (2) Executive Committee members must act honestly, in good faith, with appropriate care and diligence and for proper purposes; manage conflicts; protect records; and comply with statutory duties, including duties concerning insolvent trading. A rule permitting benefits does not authorise unlawful expenditure or trading while insolvent.
- (3) Subject to member directions and lawful approval, the Executive Committee may borrow, raise or secure funds, mortgage or charge property, issue or redeem debentures and other securities, pay lawful liabilities and invest funds as members decide.
- (4) Interest on money borrowed from members must not exceed the current overdraft lending rate charged by the Association's financial institution or, if there is more than one, the institution nominated by the Executive Committee. Transactions with members must be documented and conflicts managed.

RULE 23 EXECUTIVE COMMITTEE MEETINGS

- (1) The Executive Committee must meet at least once every four months. Subject to these rules, it determines how meetings are called, notices delivered and proceedings conducted.
- (2) Material personal interests must be disclosed and managed in accordance with sections 70B and 70C of the Act. A conflicted member must not participate or vote where prohibited by law or these rules.
- (3) Questions are decided by a majority of eligible Executive Committee members present. A tied vote fails; the chairperson has no additional casting vote at an Executive Committee meeting.
- (4) The President chairs. If there is no President or the President is absent ten minutes after the scheduled start, members present may choose one of their number to chair.

- (5) Meetings may use technology that reasonably allows participants to hear and take part in discussions as they happen. A member participating in that way is present.

RULE 24 EXECUTIVE COMMITTEE QUORUM AND ADJOURNMENT

- (1) A quorum is more than 50 percent of the Executive Committee members elected at the close of the last general meeting, subject to statutory requirements when conflicts prevent participation.
- (2) If no quorum is present within 30 minutes at a meeting requested by Executive Committee members, the meeting lapses. At another Executive Committee meeting, it must be adjourned for at least one day, with those present deciding its date, time and place.
- (3) If no quorum is present within 30 minutes at the adjourned meeting, it lapses. A welfare decision cannot bypass quorum or statutory conflict requirements; any statutory alternative decision process must be used where necessary.

RULE 25 SPECIAL EXECUTIVE COMMITTEE MEETING

- (1) On receiving a written request signed by at least 33 percent of Executive Committee members stating the reason and business, the Secretary must give each Executive Committee member notice of a special meeting within 14 days.
- (2) The meeting must be held within 14 days after notice is given. The notice must state the date, time, place or electronic access arrangements and business. If the Secretary is unable or unwilling to call it, the President must do so.

RULE 26 EXECUTIVE COMMITTEE MINUTES

- (1) The Secretary must ensure full and accurate minutes of questions, matters, resolutions and proceedings are entered in a minute book.
- (2) The chairperson of that meeting or the next Executive Committee meeting must sign the minutes to verify accuracy. Sensitive claim evidence must be kept separately; minutes should record the decision, amount, authority and management of conflicts without unnecessary medical details.

RULE 27 SUBCOMMITTEES

- (1) The Executive Committee may appoint appropriate Association members to subcommittees, including a Welfare Committee, and specify their duties, reporting obligations and delegated authority.
- (2) A subcommittee member who is not an Executive Committee member has no vote at an Executive Committee meeting. A Welfare Committee may receive and verify claims and recommend outcomes, but final welfare approval rests with the Executive Committee under rule 70.
- (3) A subcommittee may elect a chairperson. If none is elected or the chairperson is absent ten minutes after the scheduled start, members present may choose one of their numbers. Subcommittees may meet and adjourn as appropriate; majority voting applies and a tied vote fails.

RULE 28 DEFECTS IN APPOINTMENT

- (1) To the extent permitted by law, acts performed by the Executive Committee, a subcommittee or a person acting as an Executive Committee member remain valid despite a subsequently discovered appointment defect or disqualification.
- (2) This rule does not authorise knowing statutory breaches, fraud or disregard of conflict-of-interest requirements.

RULE 29 RESOLUTIONS WITHOUT A MEETING

- (1) A written resolution signed by every Executive Committee member is as effective as a resolution passed at a properly called meeting, subject to statutory restrictions and conflicts of interest.
- (2) It may comprise counterpart documents in identical form signed by one or more members. Electronic signatures may be used where legally valid. A circular resolution must not be used to circumvent a conflicted member's exclusion or a required decision process.

RULE 29 A FIRST ANNUAL GENERAL MEETING

- (1) The first annual general meeting must be held within six months after the end of the Association's first reportable financial year.

PART THREE GENERAL MEETINGS

RULE 30 SUBSEQUENT ANNUAL GENERAL MEETINGS

- (1) Each subsequent annual general meeting must be held at least once each year and within six months after the end of the reportable financial year.

RULE 31 ANNUAL ELECTION AND GENERAL BUSINESS

- (1) Executive Committee members must be elected at each annual general meeting. Other business includes the applicable financial business under rules 32–34 and disclosure of remuneration and other benefits under section 70D of the Act and the Regulation, including a nil disclosure where required.

RULE 32 FINANCIAL BUSINESS FOR AUDITED ASSOCIATIONS

- (1) Where sections 59A and 59AA of the Act apply, the annual general meeting must receive the previous reportable financial year's financial statement and audit report and present them for adoption.
- (2) A large association must appoint an auditor or accountant for the current financial year as required by law. A medium or small association subject to those provisions must appoint an auditor, accountant or approved person as applicable.

RULE 33 FINANCIAL BUSINESS FOR OTHER MEDIUM ASSOCIATIONS

- (1) Where the Association is a medium association to which sections 59A and 59AB apply, the annual general meeting must receive and present for adoption the previous reportable year's financial and verification statements and appoint an auditor, accountant or approved person for the current year as required.

RULE 34 FINANCIAL BUSINESS FOR OTHER SMALL ASSOCIATIONS

- (1) Where the Association is a small association to which sections 59A and 59AB apply, the annual general meeting must receive and present for adoption the previous reportable year's financial and verification statements.
- (2) Rules 32–34 operate subject to current statutory classifications, exemptions and reporting requirements. Any alternative reporting arrangements lawfully applicable to the Association must be followed; these rules do not create a reporting exemption.

RULE 35 NOTICE OF GENERAL MEETING

- (1) The Secretary may call a general meeting and must give each member at least 14 days' notice. If unable or unwilling, the President must call it. The Executive Committee may determine lawful delivery methods.
- (2) A notice must specify the meeting date, time, place or electronic access arrangements and business. Notices of membership appeals and proposed special resolutions must be in writing. A proposed special resolution must be stated clearly and identified as a special resolution.

RULE 36 GENERAL MEETING QUORUM AND ADJOURNMENT

- (1) The quorum is the number of Executive Committee members elected or appointed at the close of the last general meeting plus one. If every Association member is an Executive Committee member, it is the total membership minus one. Business must not commence without a quorum.
- (2) If no quorum is present within 30 minutes at a meeting requested by Executive Committee or Association members, the meeting lapses. At another general meeting, it must be adjourned for at least seven days, with the Executive Committee deciding the date, time and place.
- (3) With the consent of a quorate meeting, or if directed by it, the chairperson may adjourn from time to time and place to place. Only unfinished business may be considered at the adjourned meeting.
- (4) Notice of adjournment is not required unless the adjournment is for at least 30 days; then notice must be given as for the original meeting. These rules do not waive the quorum requirement at an adjourned meeting.

RULE 37 PROCEDURE AT GENERAL MEETINGS

- (1) A member may participate and vote in person, by valid proxy or attorney, or using technology that reasonably allows the member to hear and take part in discussions as they happen. Such participation counts as presence.
- (2) The President chairs. If there is no President, or the President is absent 15 minutes after the scheduled start or unwilling to act, members present must elect one of their number to chair. The chairperson must conduct the meeting properly and orderly.

RULE 38 VOTING

- (1) Except for special resolutions, questions are decided by a majority of votes of members present and eligible to vote. Each eligible member has one vote, with a chairperson's casting vote on an equality of votes on an ordinary question in addition to the primary vote.
- (2) A special resolution requires at least three-quarters of the votes of members present and entitled to vote, in accordance with the Act. A casting vote cannot replace that statutory threshold.
- (3) A member whose annual subscription is in arrears at the meeting is not entitled to vote.
Dormancy alone restricts welfare eligibility under rule 52 and does not automatically remove other membership rights unless an applicable rule expressly provides otherwise.
- (4) The Executive Committee determines the voting method, but a secret ballot is mandatory if at least 20 percent of members present demand it. The Executive Committee must appoint two members to conduct the ballot. The chairperson's declaration of its result is the resolution of the meeting.

RULE 39 SPECIAL GENERAL MEETINGS

- (1) The Secretary must give notice of a special general meeting within 14 days after an Executive Committee direction; a written request signed by at least 33 percent of Executive Committee members; a written request signed by ordinary members numbering at least twice the Executive Committee membership plus one; or receipt of a membership appeal.
- (2) A request must state the reason and proposed business. The meeting must be held within three months after the request or appeal is received, with at least the notice required by rule 35. If the Secretary is unable or unwilling to call it, the President must do so.

RULE 40 PROXIES

- (1) A proxy appointment must be in writing and signed by the member or their attorney properly authorised in writing. The proxy may be another member or another person and may demand or join in demanding a secret ballot.
- (2) The appointment must be given to the Secretary before the meeting or adjourned meeting starts. Unless directed otherwise, the proxy may exercise discretion. A person must not cast both the member's own vote and their proxy vote for the same member.

(3) The following or a substantially similar form may be used:

Wema Welfare Association Inc. I, _____, of _____, being a member, appoint _____, of _____, as my proxy at the general or annual general meeting on _____ and any adjournment. Signed _____ . Date _____. Voting directions, if any: resolution _____ FOR / AGAINST / ABSTAIN (select one). Repeat directions for additional resolutions if required.

RULE 41 GENERAL MEETING MINUTES

- (1) The Secretary must keep full and accurate minutes of all questions, matters, resolutions and proceedings. The chairperson of the meeting or the next general meeting must sign them to verify accuracy. Annual general meeting minutes may be verified by the chairperson of that meeting or the next general or annual general meeting.
- (2) Within 28 days after a member's request, the Secretary must arrange inspection of the relevant general meeting minute book at a mutually agreed time and place and provide copies of the minutes. Reasonable copying costs may be charged.
- (3) Confidential claim documents must not be included in general meeting minutes. Any restriction on access must respect mandatory statutory inspection rights.

RULE 42 BY LAWS

- (1) The Executive Committee may make, amend or repeal by-laws for internal management that are consistent with this Constitution and applicable law. Members at a general meeting may set a by-law aside.
- (2) By-laws may prescribe forms and administration but cannot change benefit amounts, eligibility thresholds, fixed fees, dormancy periods, appeal rights or other constitutional requirements.

RULE 43 ALTERATION OF RULES

- (1) Subject to the Act, these rules may be amended, repealed or supplemented by a duly notified special resolution at a general meeting.
- (2) The Association must apply for registration of an amendment within the period required by the Act, ordinarily three months after the special resolution. An amendment is effective only when registered by the chief executive as required by law.

- (3) The Executive Committee cannot amend these rules merely by interpretation, by law or by message to members.

PART FOUR FINANCE GRIEVANCES AND WINDING UP

RULE 44 FUNDS AND ACCOUNTS

- (1) Association funds must be held with a financial institution chosen by the Executive Committee in an account in the Association's name. Full and accurate financial records must be kept in English and receipts deposited as soon as practicable.
- (2) Payments of AUD \$100 or more must be by cheque or electronic funds transfer. A cheque must be signed by two authorised people, at least one being the President, Secretary or Treasurer. The other may be one of those officers or one of three additional members authorised by the Executive Committee. Cheques other than those for wages, allowances or petty-cash recoupment must be crossed and not be negotiable.
- (3) Electronic payments must have two-person approval or authorisation recorded by the Association, with at least one approver being the President, Secretary or Treasurer. Banking access must be controlled and reconciled; no person may solely approve payment of their own claim.
- (4) Petty cash, if used, must operate on the imprest system in an amount decided by the Executive Committee. Expenditure must be approved or ratified at an Executive Committee meeting. Welfare payments require formal approval before disbursement, even where other expenditure may later be ratified.

RULE 45 GENERAL FINANCIAL MATTERS

- (1) The Treasurer must promptly arrange the financial statement for each completed reportable financial year and ensure the audit or verification and reporting required by law are undertaken.
- (2) Income and property must be applied solely to the objects and lawful powers. A separate ledger must identify welfare reserves, approved benefits, contribution liabilities, receipts, arrears and transaction costs.
- (3) Reasonable remuneration for actual work, expense reimbursement and authorised welfare assistance consistent with the objects are permitted. Profits must not be distributed to

members. Funding conditions, tax obligations and applicable fundraising requirements must be observed.

RULE 46 CUSTODY OF DOCUMENTS

- (1) The Executive Committee must ensure safe custody of books, records, instruments of title and securities. Officers leaving office must promptly transfer Association records and access credentials securely to authorised successors and cease unauthorised access.

RULE 47 FINANCIAL YEAR

- (1) The financial year ends on 30 June each year.

RULE 48 GRIEVANCES AND DISPUTE RESOLUTION

- (1) For disputes under these rules between a member and another member, the Executive Committee or the Association, the Association adopts the mandatory model-rules grievance procedure in rules 12A–12F of Schedule 4 to the Regulation, as in force from time to time. That procedure governs any inconsistency in this rule’s summary.
- (2) The aggrieved member initiates the procedure by writing notice to the other party and, if the other party is not the Executive Committee, to the Executive Committee. Parties must try in good faith to resolve the dispute within 14 days. Similar disputes may be handled together with a member representative chosen by the affected members.
- (3) If unresolved, the aggrieved member may ask the Secretary for mediation within a further 21 days. Subject to the model procedure’s permitted exclusions, the Executive Committee must refer to it within 14 days. If no timely mediation request is made, that grievance procedure ends.
- (4) Parties must choose a mediator. If they cannot agree within 14 days of referral, a member-to-member mediator is appointed by the Executive Committee; a dispute involving the Association or Executive Committee requires an accredited mediator or one appointed by the director of a dispute resolution centre under the model procedure.
- (5) Mediation must allow each party to be heard, comply with natural justice and assist agreement without the mediator adjudicating. The model procedure governs commencement, the usual 28-day completion aim, exceptions for dispute resolution centre mediation, costs and unresolved disputes.

- (6) A party may appoint any person to represent them, subject to the reasonable requirements of the model procedure, and notify the other party, Executive Committee and mediator in writing. A legal or professional qualification is not required. Electronic meetings and mediation require the agreement specified in the model procedure.
- (7) Exclusions are only those permitted by the adopted model procedure. A terminated member must use the membership appeal process under rules 11–12. The procedure does not exclude remedies otherwise available under the Act or law and must not be used to retaliate against a member.

RULE 49 SURPLUS ASSETS ON WINDING UP

- (1) If the Association is wound up under part 10 of the Act and has surplus assets, they must not be distributed among members.
- (2) Subject to the Act, surplus assets must be given to another entity with similar objects whose rules prohibit distribution of income and assets to members. Surplus assets has the meaning in section 92(3) of the Act.

PART FIVE WELFARE MEMBERSHIP AND PRIVACY

RULE 50 FAMILY DECLARATIONS AND RELATIONSHIPS

- (1) Within five days after admission, a member must submit the prescribed Family Declaration Form. It records eligible family relationships for welfare assessment; it does not replace the membership register or create an automatic benefit entitlement.

- (2) Eligible family categories are:

- a) Biological father.
- b) Biological mother.
- c) Biological brother.
- d) Biological sister.
- e) Spouse or recognised partner.
- f) Biological or legally recognised son.
- g) Biological or legally recognised daughter.

h) A properly declared appointed guardian whose guardianship can be established by satisfactory evidence.

(3) A recognised partner is a spouse or partner in a genuine domestic relationship supported by a declaration and reasonable relationship evidence. An appointed guardian must have a recognised legal or formally documented guardianship relationship; friendship or informal support alone is insufficient.

(4) Members must keep declarations accurate and notify the Secretary promptly of:

- a) Birth or adoption of a child.
- b) Marriage or commencement of a partnership.
- c) Separation or divorce.
- d) Death of a declared family member.
- e) Another material change.

Reasonable evidence may include birth, marriage, adoption or guardianship records and independently verifiable official documents relevant to the relationship.

(5) A newborn or newly adopted child may be added promptly after birth or adoption, including where death occurred before notification was reasonably possible, if official evidence establishes the relationship and all other eligibility requirements existed at the event date. No existing relationship may otherwise be added after an event solely to create a claim entitlement.

(6) An infant-loss claim involving a baby born without signs of life may be verified through pregnancy, delivery and relationship records without requiring a prior declaration of that baby. The affected member and spouse or partner relationship, if relevant, must otherwise satisfy these rules.

(7) Names on a declaration do not prevent further reasonable verification. Inconsistent evidence may cause assessment to be held pending clarification. Members must not falsify declarations, conceal material information or assist another person to do so. Suspected dishonesty must be addressed through rule 70 and, where appropriate, rule 10.

RULE 51 GENERAL WELFARE ELIGIBILITY

- (1) Eligibility is determined at the event giving rise to the claim. The members must be admitted, active, in good financial standing and be compliant with applicable declarations, contributions and the benefit's specific requirements.
- (2) A newly admitted member after these rules take effect must complete a 30-day waiting period from the official admission date before becoming eligible. Events during that period remain ineligible even if the claim is lodged later. This does not shorten the separate 12-month health qualifying requirement.
- (3) Payment of arrears after an event does not retrospectively create eligibility. A contribution notified but not yet due is not an arrear. An event during dormancy or disciplinary welfare suspension does not become eligible merely because the member later regains active status.
- (4) Approved family bereavement, member-death, infant-loss and health benefits are all subject to replenishment under rule 52. Joining fees and external donations do not discharge a contribution unless expressly credited by the Association.
- (5) Personal relationships, past assistance, friendship with officers, community position or verbal representations do not displace these requirements. Family declaration categories do not extend health assistance to relatives; health benefits are for the member personally.

RULE 52 REPLENISHMENT CONTRIBUTIONS AND DORMANCY

- (1) After each approved welfare payment, the amount disbursed must be replenished equally by all liable active members recorded at the official contribution notification date. This applies to family bereavement, death of a registered member, infant loss and health-associated benefits.
- (2) The member receiving that particular benefit is exempt from replenishing that same disbursement. A deceased member is not liable for a new contribution towards their own death benefit. The Executive Committee must record the calculation and eligible contribution to membership; lawful receipt of external support does not alter equal allocation unless applied to reduce the amount requiring replenishment and transparently reported.
- (3) The Treasurer or authorised officer must notify liable members in writing or electronically of:
 - a) The amount paid.
 - b) Any funding credit applied.

- c) The total replenishment amount.
- d) The number of liable members.
- e) Each member's share.
- f) The payment method.
- g) The notification date.
- h) The payment deadline.

Contribution rounding must be reconciled transparently to the actual amount to be replenished.

- (4) Full payment is due within 15 days after official notification. Payment is complete only when received through an approved method and recorded; sending a screenshot or promising payment is not sufficient.
- (5) After that deadline, an unpaid member must receive a further written default notice allowing another 15 days from that notice to pay. It must state:
 - a) The arrears.
 - b) The final payment date.
 - c) Dormancy consequences.
 - d) Removal from the welfare scheme, expulsion from Wema Welfare Association Inc. and forfeiture of all contributions and the joining fee if all arrears are not settled within the three-month dormancy period.
 - e) Reinstatement conditions.
 - f) The proposed removal process after three months of dormancy.
- (6) If the arrears remain unpaid when the further notice expires, the member becomes dormant for three calendar months from the recorded dormancy date. The members must be informed of that date and the end date, which may be included prospectively in the default notice.
- (7) A dormant member cannot receive a benefit for an event occurring during dormancy. Paying arrears during the period does not end the mandatory three-month period early. Other membership rights continue unless restricted by another applicable rule or lawful disciplinary decision.

- (8) The Treasurer must record all receipts, arrears, benefit disbursements and balances. Within seven days before or after each contribution cycle, an appropriate report must show paid and outstanding contributions, the deficit, amount disbursed and welfare balance before and after the cycle. An updated reconciliation must follow once the cycle closes if the initial report was issued before closure.
- (9) Reports may be electronic. Aggregate information should be used for general circulation; any member-level payment record must be restricted to what is reasonably necessary for accountability. Medical, family, identification and banking documents must not be included. Members must have reasonable access to appropriate financial information, subject to privacy and statutory rights.

RULE 53 RESTORATION AND REMOVAL AFTER DORMANCY

- (1) Restoration to active status requires:

- a) Service of the three-month dormancy period.
- b) Payment of all outstanding contributions and other amounts properly due.
- c) Satisfaction of any express constitutional reinstatement requirement.

- (2) No dormancy penalty or administrative default charge applies.

- (3) The Secretary or Treasurer must record the dormancy and restoration dates. Active status is restored only after the Association verifies completion of the requirements; payment alone does not erase the waiting period or establish retrospective eligibility.

- (4) If a member fails to settle all arrears within three calendar months from the recorded dormancy date, the member will be removed from the welfare scheme and expelled from Wema Welfare Association Inc., following the fair process under rule 10 and subrules (5)– (6). Upon expulsion, the member forfeits all contributions previously paid and the joining fee and has no entitlement to their refund, subject to applicable law and the appeal rights in rules 11–12. No additional payment reminder or extension is required after a valid default and proposed termination notice.

- (5) The default notice must give the member a full and fair opportunity during dormancy to make representations against removal. The Executive Committee must consider those representations and any relevant payment evidence before deciding. If the prior notice did not give adequate

notice of the proposed termination or a fair opportunity to respond, those deficiencies must be remedied before removal.

- (6) The Secretary must communicate the termination decision in writing and explain the one-month appeal right. The instruction that no further notice is required refers to additional payment reminders; it does not dispense with procedural fairness or notice of the decision.

RULE 54 EXTERNAL SUPPORT

- (1) The Association may lawfully solicit and receive donations, grants, gifts, sponsorship and material assistance from individuals, governments, community and charitable organisations, businesses and other lawful sources.
- (2) Support must be used for the Association's objects, consistent with funding conditions and applicable law. The Treasurer must record it accurately. Fundraising must comply with any registration, authority, disclosure and accounting requirements that apply.

RULE 55 PRIVACY CONFIDENTIALITY AND RECORD SECURITY

- (1) The Association must comply with the Privacy Act 1988 (Cth), Australian Privacy Principles and Notifiable Data Breaches scheme to the extent they apply to its activities, and with any other applicable privacy or contractual obligations. Coverage must be assessed by reference to the Association's actual activities and legal status; holding medical evidence does not by itself settle coverage.
- (2) Regardless of statutory coverage, the Association adopts the protections in this rule as binding internal standards and must handle personal information consistently with the Australian Privacy Principles so far as applicable and reasonably practicable. This rule itself does not register the Association as an entity opting in to the Privacy Act.
- (3) Collect only information that is reasonably necessary for membership, eligibility verification, claims, payments, audit, governance, fraud prevention or compliance. Collect lawfully and fairly, normally directly from the individual, and provide a clear privacy notice stating purposes, usual disclosures, storage arrangements, access and correction rights, complaints and any likely overseas disclosures.
- (4) Sensitive information, including health information, must ordinarily be collected with the affected individual's informed consent unless an applicable legal exception permits collection. A

claimant cannot give another adult's consent without lawful authority. Verification consent must be specific and limited to relevant evidence; withdrawal may affect assessment where eligibility cannot otherwise be established.

- (5) Information may be used or disclosed for its stated purpose, another purpose lawfully authorised or consented to, or as required or permitted by applicable law. Generic assertions of legitimate interests or membership contracts are not a substitute for the Australian legal requirements governing sensitive information.
- (6) Access is restricted to officers, Executive Committee members, advisers and service providers who reasonably need it and are subject to confidentiality and security obligations. Medical evidence, identification, family declarations and banking information must not be posted to general WhatsApp groups, social media or general member channels.
- (7) Use secure storage, strong passwords, access controls, appropriate backups and secure disposal. Avoid unnecessary copies on personal devices. Officers must not use confidential information for gossip, intimidation, discrimination or personal advantage. Confidentiality continues after office or membership ends.
- (8) Financial and core governance records must be kept for applicable statutory periods. As an internal policy, membership, contribution and claim-decision records are generally retained for seven years after the relevant membership, claim, financial year or dispute ends, whichever is later, subject to longer legal requirements. Rejected or withdrawn applications should ordinarily be destroyed or anonymised within 12 months of finalisation unless still needed for a lawful purpose.
- (9) Detailed medical and identity-document copies must be reviewed separately and destroyed or de-identified when no longer reasonably needed for verification, a legal obligation, audit or a live or reasonably anticipated dispute. The seven-year internal policy does not authorise unnecessary retention of sensitive source documents. Retain a verification record instead where sufficient. Securely destroy paper and electronic copies, including reasonably accessible backups where practicable, subject to legal holds.
- (10) Members and other affected individuals may request access to and correction of their information through the Secretary or designated privacy contract. The Association must verify

identity, respond within a reasonable time, ordinarily 30 days or any shorter legal deadline, and explain any lawful refusal and complaint avenue. Information concerning other people must be protected. Deletion or consent withdrawal does not override lawful retention requirements.

- (11) The Executive Committee must maintain a current privacy policy and complaint process. A privacy complaint may be made to the designated contact and, where jurisdiction exists, to the Office of the Australian Information Commissioner or another competent authority. Rule 48 may also apply to member disputes.
- (12) All suspected data breaches must be reported promptly to the designated privacy contract. The Association must contain the incident, preserve relevant evidence, assess likely harm, mitigate risk and record decisions. Where the statutory Notifiable Data Breaches scheme applies, suspected eligible breaches must be assessed within its required timeframe, with all reasonable steps to complete assessment within 30 days, and notifications made as legally required. Affected people should also be informed where it is reasonably necessary to protect them.
- (13) Overseas disclosures, including foreign verification providers and overseas cloud services, must be identified and safeguarded. Where applicable, comply with Australian Privacy Principle 8 and other legal requirements. Do not assume that using an overseas messaging platform authorises disclosure of sensitive records.
- (14) Register and minute inspection rights under rules 13 and 41 and the Act remain applicable. They do not grant general access to another person's medical or claim evidence. Records must be structured to preserve both lawful inspection and confidentiality.

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PART SIX BEREAVEMENT AND MEMBER DEATH BENEFITS

RULE 56 BEREAVEMENT NOTIFICATION AND ELIGIBILITY

- (1) A member or authorised representative must notify the Welfare Committee or Secretary as soon as reasonably practicable after the death of an eligible family member and complete the Death Notification and Welfare Claim Form.
- (2) The Death Notification and Welfare Claim Form must identify:
- a) The deceased person.
 - b) The relationship to the members.

- c) The date and place of death, where known.
- d) The claimant's membership details.
- e) Relevant eligibility information.

Notification, forms or documents alone do not approve payment.

- (3) The member must satisfy rule 51 at the date of death. Eligible relationships are those in rule 50, properly declared before the event where required, subject only to its express newborn and adoption exceptions.

RULE 57 BEREAVEMENT EVIDENCE AND VERIFICATION

- (1) Provide sufficient official evidence of death, identity and the relationship. Relevant documents may include:

- a) Government identification or passports.
- b) Birth certificates.
- c) Marriage certificates.
- d) Adoption records.
- e) Guardianship records.
- f) Other official evidence establishing the chain of relationships.

- (2) Documents must be relevant to the claim. A spouse claim does not require a parent's birth certificate unless genuinely needed to resolve a specific evidential issue. Documents unavailable or inapplicable to the relationship must not be demanded routinely.

- (3) Before burial, the Executive Committee may provisionally accept authentic official evidence of death and relationship if it reasonably establishes eligibility. A final death certificate subject to government delay may follow later. Provisional acceptance must be recorded with any outstanding requirement; formal payment approval remains necessary.

- (4) After burial, supply:

- a) A burial permit, where issued or legally available.
- b) A death certificate or equivalent official death-registration record.



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Outstanding documents should ordinarily be supplied within five days after burial. If unavailable or government processing prevents compliance, the claimant must promptly explain and provide them when available; reasonable extensions may be recorded.

- (5) Documents must be authentic, legible, materially complete, consistent and reasonably verifiable. The Executive Committee may request relevant clarification, originals or certified copies and, with authority where necessary, verify with issuing institutions. Payment may be held while eligibility remains unestablished.
- (6) Social media, WhatsApp messages, photographs, announcements or statements from friends do not alone establish entitlement. The claimant bears the burden of supplying sufficient evidence, without unnecessary intrusion into family privacy.

RULE 58 FAMILY BEREAVEMENT BENEFIT

- (1) After eligibility, verification and formal approval, an eligible active member in good financial standing receives AUD \$7,000 for the death of an eligible family member under rules 50 and 56.
- (2) Payment is from Association funds using a traceable method. The Association aims to pay within two to five business days after satisfactory verification and final approval, not merely after notification.
- (3) The disbursement requires replenishment under rule 52. Infant-loss events within rule 61 are assessed under that specific benefit and must not be used to bypass its gestational threshold or obtain duplicate payments under rule 71.

RULE 59 DEATH OF A REGISTERED MEMBER

- (1) Where an active registered member dies while in good financial standing and otherwise eligible under rule 51, the Association must provide an approved death benefit of AUD \$15,000 after satisfactory verification and formal approval.
- (2) Payment must be made to the properly nominated beneficiary where the nomination is legally effective, otherwise to the personal representative, estate or other person legally entitled. A nomination does not override applicable succession law or established legal authority.
- (3) The Association may require documents reasonably relevant to identifying and authorising the recipient, including:
- a) Identity documents.

- b) Beneficiary nomination records.
- c) Probate or letters of administration, where applicable.
- d) Other evidence of lawful authority.

A dispute or uncertainty about entitlement permits payment to be held until appropriate authority is established. Verbal family assertions alone are insufficient.

- (4) The payment timetable in rule 58 applies once authority, verification and final approval are complete. The benefit requires replenishment under rule 52, with the deceased members excluded from contribution liability for their own benefit.

RULE 60 PAYMENTS OUTSIDE AUSTRALIA

- (1) An approved payment may be sent to a bank or other approved financial account nominated in writing by the person lawfully entitled. Evidence of ownership or authority over that account may be required.
- (2) International transfer, currency-conversion and intermediary charges are borne by the recipient unless the Executive Committee decides otherwise. The approved Australian-dollar benefit is the gross amount before those recipient charges.
- (3) External processing delays, exchange-rate movements and foreign bank charges are outside the Association's control. Transfers must comply with applicable financial, sanctions and other legal requirements. Sensitive documents and banking details remain protected under rule 55.

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PART SEVEN INFANT LOSS BENEFIT

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RULE 61 PURPOSE AND QUALIFYING INFANT LOSS

- (1) This benefit provides welfare support for eligible members directly affected by infant loss.
Assessment must be compassionate, fair, confidential and financially accountable.
- (2) For this benefit only, a qualifying loss of infant means the death of a baby from a full-term pregnancy that reached at least 38 completed weeks, where the death occurred:
 - a) At that stage of pregnancy.
 - b) During childbirth.
 - c) Within 28 days after birth.

- (3) Loss before 38 completed weeks is not eligible. A baby born before 38 completed weeks does not qualify under this Part even if death occurs during delivery or within 28 days after birth. Official evidence must confirm gestational age. The full-term threshold stated here applies to this Association benefit.

RULE 62 INFANT LOSS ELIGIBILITY AND AMOUNT

- (1) The claimant must be a registered active member in good financial standing at the loss date, with the waiting period and all other requirements in rules 50–51 satisfied. The loss must directly affect the member or their spouse or recognised partner.
- (2) A formally approved loss-of-infant claim attracts a maximum of AUD \$7,000. Application does not create automatic entitlement. The Executive Committee must establish eligibility and record the approved amount.
- (3) Only one infant-loss benefit is payable for the same pregnancy or infant-loss event, including where both parents are members. Replenishment is mandatory under rule 52.

RULE 63 INFANT LOSS EVIDENCE

- (1) The claimant must provide:
- a) An official hospital discharge summary or equivalent medical record.
 - b) An official hospital letter, medical or death certificate, or other acceptable official record confirming the loss.
 - c) Gestational-age evidence confirming at least 38 completed weeks.
- (2) Records must be established:
- a) Patient identity.
 - b) Relevant dates and circumstances.
 - c) Were reasonably necessary, the member's relationship to the affected parent or infant.

Additional evidence must be limited to what is relevant for eligibility and authenticity.

- (3) Documents must be authentic, legible, materially complete and independently verifiable. Informal messages, photographs, community announcements and statements alone are insufficient. Original or certified copies may be required where authenticity is reasonably questioned.

RULE 64 INFANT LOSS NOTIFICATION AND PAYMENT

- (1) The member or authorised representative should notify the President or Secretary within 48 hours where reasonably practicable. Exceptional circumstances may justify later notification with a reasonable explanation; delay alone does not automatically prove ineligibility.
- (2) The Executive Committee must objectively assess the claim, seek relevant clarification and verify evidence before formal approval. Where necessary and lawful, it may request specific consent for verification with the issuing hospital, practitioner or registry. Inability to establish eligibility may lead to a hold or rejection after a fair process.
- (3) Following satisfactory verification and final approval, the Association aims to pay within one to five business days. The period runs from final approval, not notification. Verification delays do not reach this target.

RULE 65 INFANT LOSS DIGNITY AND SAFEGUARDS

- (1) Claim records must be treated as confidential under rule 55. Only authorized people needing them for assessment, payment, audit or compliance may access them. General members are not entitled to inspect another person's pregnancy or medical evidence merely because the benefit uses Association funds.
- (2) Announcements must contain only the minimum information needed to administer support. Medical history, photographs and pregnancy records must not be publicly disclosed without the affected person's lawful consent or a legal requirement.
- (3) Conflicts, suspected fraud and review are governed by rules 70–71. No claimant may intimidate or improperly influence decision makers; verification requirements must not be used to humiliate or unnecessarily intrude upon a grieving family.

PART EIGHT HEALTH ASSOCIATED BENEFITS

RULE 66 SCOPE AND GENERAL REQUIREMENTS

- (1) Health-associated assistance applies exclusively to cancer or a diagnosed mental health condition affecting the registered principal member. The maximum approved benefit for either qualifying condition is AUD \$5,000, subject to rule 69. Cover does not extend to the principal member's spouse, partner, children, declared beneficiaries or other family members.

- (2) The scheme is intended as temporary welfare assistance. A diagnosis, certificate, admission or treatment alone does not create an automatic entitlement. Calling it welfare assistance does not displace any financial services, insurance or other law that legally applies to its actual operation.
- (3) For cancer and mental health claims, all of the following are required:
- a) Registered active membership as the principal member when the qualifying condition arises; the cancer or mental health diagnosis and incapacity must relate to that member personally.
 - b) At least 12 months of continuous active membership immediately before the qualifying diagnosis or commencement of incapacity.
 - c) Good financial standing and compliance with all obligations.
 - d) At least 60 consecutive days of medically certified inability to perform usual employment or substantially equivalent employment because of the qualifying condition.
- (4) Where diagnosis and commencement of incapacity occur on different dates, the earlier relevant date for the condition forming the claim is used for the 12-month membership test. The members must remain active and financially compliant throughout the 60-day qualifying period and claim submission. Retrospective payments cannot cure ineligibility at the relevant date.
- (5) The 12-month and 60-day requirements are cumulative, not alternatives, and apply to both cancer and mental health benefits. The 60-day period must have elapsed before final approval. Medical evidence must substantiate that continuous period; employer confirmation or leave records may be requested where reasonably relevant.

RULE 67 CANCER BENEFIT

- (1) Only an eligible registered principal member may receive up to AUD \$5,000 for their own cancer diagnosis after satisfying rule 66 and supplying:
- a) Written confirmation of cancer from a registered medical practitioner, oncologist or qualified specialist.
 - b) An authorised active treatment plan.
 - c) Evidence of medically recognised treatment undertaken or being undertaken.

(2) Treatment may include:

- a) Chemotherapy.
- b) Radiotherapy.
- c) Surgery.
- d) Immunotherapy.
- e) Targeted therapy.
- f) Another recognised cancer treatment.

Completion of chemotherapy is not a universal requirement.

(3) Written medical certification must establish the required 60 consecutive days of incapacity attributable to cancer or its treatment. Relevant additional evidence may be requested where necessary, including:

- a) Specialist reports.
- b) Treatment dates.
- c) Admission records.
- d) Discharge summaries.

(4) The following do not by themselves qualify:

- a) Routine screening.
- b) Suspected but unconfirmed cancer.
- c) Benign growth.
- d) Precancerous changes without a cancer diagnosis.
- e) Monitoring without the required incapacity.

All general eligibility requirements remain applicable.



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RULE 67A MENTAL HEALTH BENEFIT AND CLAIM GUIDELINES

- (1) Only an eligible registered principal member may claim up to AUD \$5,000 for their own diagnosed mental health condition after satisfying rule 66. The approved amount must be recorded by the Executive Committee. A diagnosis alone does not create an automatic entitlement.
- (2) The claimant must provide the prescribed claim form and relevant evidence, including:
 - a) Written confirmation of the mental health diagnosis from a registered medical practitioner, psychiatrist or registered psychologist acting within their professional scope.
 - b) A current treatment or management plan prepared by the treating practitioner, with evidence that the member is receiving or undertaking the recommended care.
 - c) Medical certification from a registered medical practitioner confirming at least 60 consecutive days of inability to perform usual employment or substantially equivalent employment because of the diagnosed condition.
 - d) Relevant dates of diagnosis, commencement of incapacity and treatment, together with membership and financial-standing details.
- (3) Treatment may include psychological therapy, psychiatric care, prescribed medication, inpatient care or another clinically recognised intervention. Hospital admission and medication are not compulsory where the treating practitioner recommends another appropriate treatment plan.
- (4) Self-reported symptoms, informal messages or distress alone are insufficient without the required diagnosis and certified incapacity. Assessment must be based on relevant clinical evidence and the eligibility requirements, without discrimination or assumptions about the member's condition.
- (5) Submit the claim in accordance with rule 68, ordinarily within 90 days after completing the 60-day incapacity period. The Executive Committee must verify eligibility and formally approve the claim before payment. Claim review rights under rule 71 remain available.
- (6) Mental health information must be protected under rule 55. Request only evidence reasonably necessary to assess eligibility; full therapy notes or unrelated medical history must not be required routinely.

Verification with a treating practitioner requires consent where applicable. Public announcements must not disclose the diagnosis or treatment without lawful consent.

- (7) Repeated admissions, treatment changes, relapse or continuation of the same or substantially related condition do not create separate benefit events. The AUD \$5,000 limit and related-condition safeguards in rule 69 apply. Replenishment is governed by rule 68(3) and rule 52.

RULE 68 HEALTH APPLICATION AND VERIFICATION

- (1) Use the prescribed claims form and supply required evidence. Unless exceptional circumstances prevented compliance, lodging within 90 days after completing the 60-day incapacity period. The Executive Committee must record reasons for accepting a late claim.
- (2) Incomplete claims may be returned for further relevant information. Documents may be verified lawfully and with consent where required. Unclear or inconsistent evidence may require clarification or a reasonably necessary second opinion or independent assessment. The Executive Committee must state the reason, scope and arrangements, including responsibility for any cost, before an additional assessment is undertaken.
- (3) Conflicted officers must not determine the claim. Formal Executive Committee approval must precede payment. The beneficiary is not liable for replenishing that same health payment; all other liable active members must contribute under rule 52.

RULE 69 HEALTH BENEFIT LIMITS

- (1) The maximum for one qualifying condition or substantially related medical circumstances is AUD \$5,000. Hospital admissions, certificates, treatments and incapacity periods from the same underlying condition are assessed as one claim, not separate payment events.
- (2) Recurrence, continuation or complications do not automatically create a new entitlement. Cancer or mental health claims from substantially the same underlying event do not automatically attract separate payments. The Executive Committee must assess any genuinely distinct later claim on its evidence and these rules; it cannot create additional entitlements by discretion alone.

PART NINE CLAIMS SAFEGUARDS REVIEW AND COMMENCEMENT

RULE 70 COMMON CLAIMS ADMINISTRATION

- (1) The Welfare Committee may receive evidence, verify it and recommend an outcome. The Executive Committee makes the formal decision at a quorate meeting or through another lawful resolution process. Decisions must identify:
- a) The benefit.
 - b) Eligibility findings.
 - c) The approved amount.
 - d) The recipient.
 - e) Payment authority.
- (2) An Executive Committee member who is the claimant, the claimant's spouse, partner or immediate relative, or has another material personal interest must disclose it and not participate in substantive assessment, verification or determination except to provide requested evidence. Statutory conflict and quorum requirements apply. Record conflicts without unnecessary sensitive details.
- (3) No one may knowingly provide false, forged, altered, fabricated or materially misleading documents, conceal material facts or help another person do so. Reasonable suspicion permits a proportionate claim or payment to be held while verification occurs but is not a finding of fraud.
- (4) Before an adverse finding, the claimant must be told the material concern and given a reasonable opportunity to explain or provide evidence. A decision maker must act fairly and consider the response. Refusal to provide necessary relevant evidence or lawful verification authority may lead to rejection where eligibility cannot otherwise be established, but irrelevant or excessive demands are prohibited.
- (5) Following proven deliberate fraud or material dishonesty through a fair process, the Association may reject a claim, cancel an unpaid approval, seek lawful recovery of improperly paid amounts and commence discipline under rule 10. Suspected offences may be referred to competent authorities where appropriate or required by law. Recovery must be used by lawful methods; no officer may seize property or access a private account without authority.

- (6) Medical and claim evidence must be stored securely under rule 55 and separated from general minutes and financial reports. Payments must be traceable and comply with rule 44. Officers must not pressure claimants or decision makers or favour friends or relatives.

RULE 71 CLAIM REVIEW AND OVERLAPPING BENEFITS

- (1) A declined or reduced claim must receive written notice with reasons identifying the unmet requirement and explaining review rights. The claimant may request internal review within 21 days and submit additional evidence.
- (2) Where reasonably practicable, the review must not be conducted solely by the original decision makers and must exclude conflicted persons. The outcome and reasons must be recorded and communicated in writing as soon as practicable. A lawful external or grievance remedy is not excluded by internal review. No person may be victimised for a legitimate review or complaint.
- (3) An infant-loss event governed by rules 61–65 cannot also attract the family bereavement benefit for the same baby and event. A pre-38-week infant or pregnancy loss cannot be claimed through the general bereavement rule to evade the express exclusion. This does not prevent a genuinely distinct qualifying health claim satisfying rules 66–69.
- (4) No claimant may obtain duplicate payment for the same benefit event by changing its description or submitting repeat documentation. The express one-pregnancy limit and health-related-condition limits apply. Distinct eligible family members' claims for the same bereavement are not prohibited solely because they share the deceased, unless an express constitutional limit applies; each must independently meet the requirements.
- (5) If approval is established but lawful payment is temporarily prevented by insufficient available funds or unresolved recipient authority, the Executive Committee must explain the reason and propose next steps in writing. It must not silently reduce a fixed bereavement amount or invent an eligibility exclusion. Any change to substantive scheme terms requires rule 43.

RULE 72 COMMENCEMENT ADOPTION AND TRANSITION

- (1) These rules take effect when lawfully adopted and registered as required by the Act, not merely on the preparation date. Benefits arising before commencement remain subject to the operative rules applicable at the event date unless a lawful transition expressly provides otherwise.

(2) Existing members must update family declarations and contact details promptly when notified.

Adoption does not itself reset existing recognised membership dates or impose the 30-day new-member waiting period on continuing members. A new 12-month health requirement must be applied prospectively to events after commencement using verified continuous active membership records.

(3) Default notices and dormancy or termination steps already underway must be checked against the rules lawfully applicable to them. New charges or removal consequences must not be applied retrospectively without lawful authority. No Executive Committee interpretation may remove an accrued lawful right.

(4) The Association must confirm that the adopted contribution-funded scheme complies with all applicable law before implementation. Descriptions such as welfare, not insurance or non-refundable do not override legal requirements.

Adoption record

Registered Association name: Wema Welfare Association Inc.

Incorporation number: _____

General meeting date: _____

Special resolution and vote result: _____

President name and signature: _____

Secretary name and signature: _____

Date submitted for registration: _____

Date of registration and commencement: _____