

**Manual Money Handling Risk Assessment**

Business Name:		ABN:
Business Address:		
Contact Person:	Phone:	Email:

**THIS RISK ASSESSMENT IS APPROVED BY THE PCBU ON THIS PROJECT**

Under the Work Health and Safety Regulation (WHS Regulation), a person conducting a business or undertaking (PCBU) is required to ensure that a RISK ASSESSMENT is prepared before the proposed work starts.

Full Name:		
Signature:	Title:	Date:

**CLIENT OR PRINCIPAL CONTRACTOR DETAILS**

Client:	SCOPE OF WORKS
Project Name:	
Project Address:	
Project Manager:	
Contact Phone:	
Date Risk Assessment supplied to Project Manager:	



RISK MATRIX									
LIKELIHOOD	INSIGNIFICANT	MINOR	MODERATE	MAJOR	CATASTROPHIC	SCORE	ACTION	HIERARCHY OF CONTROLS	
ALMOST CERTAIN	3 HIGH	3 HIGH	4 ACUTE	4 ACUTE	4 ACUTE			<b>Elimination</b> Remove the hazard.	
LIKELY	2 MODERATE	3 HIGH	3 HIGH	4 ACUTE	4 ACUTE	4A ACUTE	DO NOT PROCEED	<b>Substitution</b> Replace the hazard.	
POSSIBLE	1 LOW	2 MODERATE	3 HIGH	4 ACUTE	4 ACUTE	3H HIGH	Review before work starts.	Isolation Isolate People from the hazard	
UNLIKELY	1 LOW	1 LOW	2 MODERATE	3 HIGH	4 ACUTE	2M MODERATE	Ensure control measures in place.	<b>Engineering</b> Isolate the hazard	
RARE	1 LOW	1 LOW	2 MODERATE	3 HIGH	3 HIGH	1L LOW	Monitor and keep records.	<b>Administrative</b> Change	
								<b>PPE</b>	

  

Risk Rating & Required Action:	
<b>4A</b>	Stop work. The risk is intolerable. Eliminate the hazard or redesign the activity before proceeding. A Safe Work Method Statement (SWMS) or higher-level authorisation is required.
<b>3H</b>	Review and approve additional controls before task starts. Senior supervisor sign-off needed.
<b>2M</b>	Ensure all nominated controls are in place and effective. Proceed with caution; monitor conditions.
<b>1L</b>	Proceed, following standard operating procedures. Monitor and keep records.

  

Consequence Scale:			
Consequence	People (injury/illness)	Project / Assets	Compliance / Reputation
<b>Catastrophic</b>	Fatality or permanent total disability	project shutdown	Significant regulator intervention; criminal prosecution
<b>Major</b>	Serious injury/illness (hospital > 5 days)	critical delay	Improvement notice; major media coverage
<b>Moderate</b>	Medical-treatment injury; lost-time > 1 day	moderate delay	Minor breach; adverse client comment
<b>Minor</b>	First-aid only, no lost time	negligible delay	Isolated non-conformance
<b>Insignificant</b>	No injury	no schedule impact	Deviation caught and corrected on site

  

**Notes on Hierarchy of Controls:**  
Remember to apply controls in the preferred order shown by the coloured pyramid:

1. **Eliminate**
2. **Substitute**
3. **Isolate**
4. **Engineering**
5. **Administrative**
6. **PPE**

Always document **why** a lower-order control is accepted if elimination or substitution is not reasonably practicable.

*aligned with Safe Work Australia's Managing the risk of fatigue at work (2023) and ISO 45001:2018 clauses 6–8.*

JOB STEP	POTENTIAL HAZARDS	IR	CONTROL MEASURES	RR
SPECIFIC WORK STEPS	HAZARDS THAT MAY ARISE	INITIAL RISK	SPECIFIC MEASURES TO BE PUT IN PLACE TO ELIMINATE OR CONTROL THE RISKS	RESIDUAL RISK
1. Preparation	Repetitive strain injuries, Back strain	3H	<ul style="list-style-type: none"> <li>- Conduct manual handling training for all involved staff</li> <li>- Use ergonomic equipment designed for currency handling</li> <li>- Implement regular breaks to relieve physical strain</li> <li>- Encourage stretching exercises specific to back and arm muscles</li> <li>- Assign tasks to team members to distribute workload evenly</li> <li>- Regularly monitor staff for signs of strain or discomfort</li> <li>- Provide supportive footwear to reduce body stress</li> <li>- Minimise the need for repetitive movements</li> <li>- Set up workstations at correct height</li> <li>- Develop procedures for manual handling tasks</li> </ul>	2M
2. Counting	Eyestrain, Miscount leading to financial discrepancy	3M	<ul style="list-style-type: none"> <li>- Ensure good lighting in counting areas</li> <li>- Implement double-checking procedures for counted amounts</li> <li>- Use magnifiers for small print on bills</li> <li>- Limit counting duration to prevent eyestrain</li> <li>- Rotate counting tasks among staff</li> <li>- Provide counting machines to assist with large volumes</li> <li>- Establish a quiet work environment to minimise distractions</li> <li>- Conduct routine eye exams for regular employees</li> <li>- Encourage report of any vision issues immediately</li> <li>- Implement thorough documentation for each count session</li> </ul>	2M
3. Recording	Data entry error, Paper cuts	3H	<ul style="list-style-type: none"> <li>- Use software with error-checking functions</li> <li>- Provide protective gloves for handling paper</li> <li>- Implement mandatory data entry double-checks</li> <li>- Train staff in effective data entry techniques</li> <li>- Designate a specific work area for recording tasks</li> <li>- Regularly update software and tools used for recording</li> <li>- Provide suitable seating arrangements to ensure comfort</li> <li>- Use electronic alternatives to reduce paper handling</li> </ul>	2M

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			<ul style="list-style-type: none"> <li>- Schedule regular breaks to prevent fatigue</li> <li>- Monitor and maintain optimal humidity to reduce static and paper cuts</li> </ul>	
4. Storage	Theft, Items falling from shelves	4A	<p>[REDACTED]</p>	2M
5. Transportation	Robbery, Vehicle accident	4A	<p>[REDACTED]</p>	3H
6. Deposit	Slip and fall, Misplacement of money	3H	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	2M

SAMPLE

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			[REDACTED]	
7. Review	Discrepancies in records, Unidentified risks	3H	[REDACTED]	1L
8. Feedback	Communication breakdown, hazard reporting	3H	[REDACTED]	1L
9. Maintenance	Equipment failure, Unexpected breakdowns	3H	[REDACTED]	2M

SAMPLE

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			[REDACTED]	
10. Disposal	Confidential data breach, Improper waste handling	3H	[REDACTED]	1L
11. Emergency Response	Delayed emergency response, Improper use of emergency equipment	4A	[REDACTED]	2M
12. Training	Inadequate skills, Non-compliance with procedures	3H	[REDACTED]	1L

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			[REDACTED]	
13. Documentation	Loss of records, Inaccurate documentation	3H	[REDACTED]	2M
14. Quality Assurance	Substandard practices, Lack of verification processes	3H	[REDACTED]	1L
15. Conflict Management	Misunderstandings leading to disputes, Escalation of conflicts	3H	[REDACTED]	2M

SAMPLE

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			[REDACTED]	
16. Incident Reporting	Under-reporting of incidents, Delayed reporting	4A	[REDACTED]	2M
17. Monitor and Review	Ineffective monitoring processes, Inaccuracies in safety assessments	3H	[REDACTED]	1L
18. Policy Development	Inadequate policy coverage, Resistance to new policies	3H	[REDACTED]	1L

SAMPLE

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			[REDACTED]	
19. Compliance	Breach of legal requirements, Lack of compliance awareness	4A	[REDACTED]	2M
20. Continuous Improvement	Stagnation in processes, Lack of innovative thinking	3H	[REDACTED]	1L

SAMPLE

**EMERGENCY RESPONSE – CALL 000 FOR EMERGENCIES**

Ensure to have an Emergency Management Plan in place as well as adequate numbers of trained first aid staff with easy access to fully stocked first aid kits, rescue equipment, material safety data sheets, adequate access to emergency communication equipment and fire-fighting equipment suitable for all classes of fire and ignition sources.

**LEGISLATIVE REFERENCES**

RELEVANT LEGISLATION AND CODES OF PRACTICE. DELETE THE LEGISLATIVE REFERENCES FOR ANY STATE THAT ARE NOT APPLICABLE

**Queensland & Australian Capital Territory**

Work Health and Safety Act 2011  
 Work Health and Safety Regulations 2011  
 Legislation QLD: <https://www.worksafe.qld.gov.au/laws-and-compliance/work-health-and-safety-laws>  
 Codes of Practice QLD: <https://www.worksafe.qld.gov.au/laws-and-compliance/codes-of-practice>  
 Legislation ACT: <https://www.worksafe.act.gov.au/laws-and-compliance/acts-and-regulations>  
 Codes of Practice ACT: <https://www.worksafe.act.gov.au/laws-and-compliance/codes-of-practice>

**Victoria**

Occupational Health and Safety Act 2004  
 Occupational Health and Safety Regulations 2017  
 Legislation VIC: <https://www.worksafe.vic.gov.au/occupational-health-and-safety-act-and-regulations>  
 Codes of Practice VIC: <https://www.worksafe.vic.gov.au/compliance-codes-and-codes-practice>

**New South Wales**

Work Health and Safety Act 2011  
 Work Health and Safety Regulations 2017  
 Legislation NSW: <https://www.safework.nsw.gov.au/legal-obligations/legislation>  
 Codes of Practice NSW: <https://www.safework.nsw.gov.au/resource-library/list-of-codes-of-practice>

**Western Australia**

Work Health and Safety Act 2020  
 Work Health and Safety Regulations 2022  
 Legislation Western Australia: <https://www.commerce.wa.gov.au/worksafe/legislation>  
 Codes of Practice WA: <https://www.commerce.wa.gov.au/worksafe/codes-practice>

**Northern Territory**

Work Health and Safety (National Uniform Legislation) Act 2011  
 Work Health and Safety (National Uniform Legislation) Regulations 2011  
 Legislation NT: <https://worksafe.nt.gov.au/laws-and-compliance/workplaces-and-laws>  
 Codes of Practice NT: <https://worksafe.nt.gov.au/laws-and-compliance/codes-of-practice>

**Safe Work Australia Links**

Law and Regulation (All States): <https://www.safeworkaustralia.gov.au/law-and-regulation>  
 Model Codes of Practice: <https://www.safeworkaustralia.gov.au/resources-publications/model-codes-of-practice>

**South Australia**

Work Health and Safety Act 2012 (SA)  
 Work Health and Safety Regulations 2012 (SA)  
 Legislation for SA: <https://www.safework.sa.gov.au/resources/legislation>  
 Codes of Practice for SA: <https://www.safework.sa.gov.au/workplaces/codes-of-practice#COPs>

**Model Codes of Practice**

- Managing noise and preventing hearing loss at work
- Confined spaces
- Labelling of workplace hazardous chemicals
- Managing risks of hazardous chemicals in the workplace
- Welding processes
- First aid in the workplace
- Managing the risk of falls at workplaces
- Hazardous manual tasks
- Managing the risk of falls in housing construction
- Managing electrical risks in the workplace
- Demolition work
- Excavation work
- Work health and safety consultation, cooperation and coordination
- Managing the work environment and facilities
- How to manage work health and safety risks
- Managing risks of plant in the workplace
- Construction work

**Tasmania**

Work Health and Safety Act 2012  
 Work Health and Safety (Transitional and Consequential Provisions) Act 2012  
 Work Health and Safety Regulations 2012  
 Work Health and Safety (Transitional) Regulations 2012  
 Legislation for TAS: <https://worksafe.tas.gov.au/topics/laws-and-compliance/acts-and-regulations>  
 Codes of Practice for TAS: <https://worksafe.tas.gov.au/topics/laws-and-compliance/codes-of-practice>

Details of permits, licenses or access required by regulatory bodies (add or delete as required):

- Permits from local council
- Authorisation to commence work
- Any required documents.

