

Retail Customer Aggression and Cash Handling Safety

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			Elimination Remove the hazard.	
LIKELY	2 MODERATE	3 HIGH	3 HIGH	4 ACUTE	4 ACUTE	4A ACUTE	DO NOT PROCEED	Substitution 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.	Engineering Isolate the hazard	
RARE	1 LOW	1 LOW	2 MODERATE	3 HIGH	3 HIGH	1L LOW	Monitor and keep records.	Administrative Change	
								PPE	

Risk Rating & Required Action:	
4A	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.
3H	Review and approve additional controls before task starts. Senior supervisor sign-off needed.
2M	Ensure all nominated controls are in place and effective. Proceed with caution; monitor conditions.
1L	Proceed, following standard operating procedures. Monitor and keep records.

Consequence Scale:			
Consequence	People (injury/illness)	Project / Assets	Compliance / Reputation
Catastrophic	Fatality or permanent total disability	project shutdown	Significant regulator intervention; criminal prosecution
Major	Serious injury/illness (hospital > 5 days)	critical delay	Improvement notice; major media coverage
Moderate	Medical-treatment injury; lost-time > 1 day	moderate delay	Minor breach; adverse client comment
Minor	First-aid only, no lost time	negligible delay	Isolated non-conformance
Insignificant	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. Governance, WHS Duties and Legal Compliance	<ul style="list-style-type: none"> Lack of clear WHS governance structure for managing customer aggression and cash handling safety Failure to understand or implement duties under WHS Act 2011 and WHS Regulations in a retail context Inadequate integration of customer aggression and cash handling risks into the PCBU's WHS Management System No clear allocation of due diligence responsibilities to officers for violence, aggression and robbery risks Poor consultation with workers and Health and Safety Representatives about customer aggression issues No formal review of existing policies when legislation, codes of practice or guidance material change Inadequate documentation and record keeping of risk assessments, incidents and control implementation 	4A	<ul style="list-style-type: none"> Establish a documented WHS governance framework that explicitly includes retail customer aggression and cash handling safety as key risk areas Define and communicate officer due diligence responsibilities in relation to violence, aggression, armed robbery and cash handling risks, aligned with WHS Act 2011 Integrate customer aggression and cash handling risk management into the organisation's WHS Policy, Risk Management Procedure and Incident Management Procedure Ensure formal consultation mechanisms (WHS committees, toolbox meetings, HSR engagement) specifically address aggressive and unruly customer behaviour trends and cash-related incidents Regularly review relevant WHS legislation, model codes of practice (e.g. 'Managing the Risk of Workplace Violence and Aggression'), and industry guidance and update internal procedures accordingly Maintain documented risk assessments for retail customer aggression and cash handling, including controls, review dates, and sign-off by management Implement a scheduled annual management review of the aggression and cash handling risk profile, including incident statistics, corrective actions and audit findings 	3H
2. Risk Management, Planning and Systematic Assessment	<ul style="list-style-type: none"> No structured risk assessment process for customer aggression and cash handling activities across different store locations Inconsistent hazard identification for scenarios such as peak trading, night trading, sales events and refund situations Failure to consider foreseeable security threats such as robbery, smash-and-grab theft or targeted cash snatch incidents Insufficient analysis of incident data to identify patterns in customer conflict, unruly behaviour and payment disputes Poor integration of risk controls into business planning for promotions, late-night trading and holiday periods 	4A	<ul style="list-style-type: none"> Implement a documented WHS risk management procedure requiring formal risk assessments for customer aggression, conflict resolution and cash handling tasks across all sites Use a standardised risk assessment template that includes scenarios such as assisting shoppers, controlling customer access during busy periods, dealing with difficult or unruly customers and handling payment disputes Require annual review of risk assessments and additional reviews following significant incidents, store refurbishments or changes to cash handling technology and procedures Embed review of assault, threat, verbal abuse, theft and robbery data into quarterly WHS and Security performance reporting Ensure risk assessments explicitly evaluate high-risk periods (e.g. late night trading, public holidays, major sales events) and adjust staffing levels, security presence and queuing systems accordingly Include consultation with frontline workers, supervisors and security personnel when developing and reviewing aggression and cash handling risk assessments 	3H

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
	<ul style="list-style-type: none"> Risk assessments not updated when store layout, cash handling technology or access control arrangements change 			
3. Store Design, Layout and Physical Security	<ul style="list-style-type: none"> Store layout allowing aggressive customers to corner or block staff, particularly at registers or service counters Inadequate sightlines and poor placement of fixtures, creating blind spots where conflict and theft can escalate unnoticed No secure separation between public areas and cash handling zones such as back office, safes and counting rooms Insufficient means of escape for workers if threatened by aggressive or violent customers Uncontrolled access to staff-only areas, including cash offices and secure storage Poor delineation of queues during busy periods, leading to crowding, frustration and disputes between customers 	4A	<ul style="list-style-type: none"> Ensure store design guidelines incorporate CPED (Crime Prevention Through Environmental Design) principles, including clear sightlines from service points and minimal blind spots Design cash handling areas (registers, cash offices, counting rooms) with physical barriers, restricted access doors and where appropriate, security glazing between staff and customers Provide at least two clear egress routes from service counters and customer service areas, ensuring staff can move away safely from an aggressive customer Implement controlled access systems (keypad, keycard, or logged keys) for staff-only and cash areas, with access levels based on role and need Design customer queuing systems (barriers, floor markings, rope lines) to manage lines during busy periods, reduce crowding and conflict over perceived queue jumping Position customer service and returns counters in visible, staffed areas to discourage aggression and provide support to workers dealing with difficult or unruly customers 	2M
4. Security Technology, Surveillance and Monitoring	<ul style="list-style-type: none"> Absence or poor coverage of CCTV, limiting deterrence and post-incident investigation capabilities Non-functioning or poorly maintained security systems (cameras, alarm duress buttons, electronic surveillance) No real-time monitoring of high-risk zones such as entrances, exits, cash registers and currency exchange points Unclear protocols for responding to alarms, duress activations or suspicious behaviour observed via CCTV Inadequate data retention and retrieval systems, hindering police investigations and internal reviews Over-reliance on technology without corresponding training or procedures for staff response 	4A	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	2M

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
5. Cash Handling Systems, Processes and Equipment	<ul style="list-style-type: none"> High volumes of cash held at registers or unsecured areas, increasing robbery and theft risk Inconsistent procedures for manual money handling, exchanging currency and securing floats and takings Lack of engineering controls such as drop safes, note validators or cash recycling devices Uncontrolled access to cash drawers, safes and cash registers by unauthorised staff or visitors No segregation of duties for counting, reconciling and transporting cash within the store Inadequate procedures for handling counterfeit notes or suspected fraudulent payment methods Reliance on manual cash reconciliation processes prone to error and dispute 	4A	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	2M
6. Customer Service, Conflict Resolution and Behaviour Management Systems	<ul style="list-style-type: none"> Absence of a formal framework for managing difficult, unruly or potentially aggressive customers Inconsistent approaches to conflict resolution leading to escalation and perceived unfair treatment No clearly communicated behavioural expectations for customers within the retail environment Workers feeling compelled to resolve disputes alone, particularly regarding refunds, promotions, pricing errors and payment issues Overly rigid policies that do not allow safe de-escalation (e.g. managers not available to authorise exceptions during busy periods) Failure to identify and manage repeat offenders or persons previously involved in aggressive incidents 	4A	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	2M

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
7. Staffing Levels, Role Design and Supervision	<ul style="list-style-type: none"> Insufficient staff numbers on the sales floor and registers during busy periods leading to long queues, customer frustration and increased aggression Lone working at high-risk locations such as front-of-store registers, service counters or late-night trading hours Lack of designated supervisors to support workers handling difficult customers or handling high volumes of cash Poor role clarity leading to gaps in responsibility for managing customer access, queue control and loss prevention Use of inexperienced or untrained casual staff in roles with high exposure to aggressive clients or complex payment handling 	4A	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	2M
8. Training, Competency and Induction for Customer Aggression and Cash Handling	<ul style="list-style-type: none"> Workers not trained to recognise early signs of aggression or distressed behaviour in shoppers and clients Inadequate competency-based training in de-escalation, customer conflict resolution and dealing with aggressive customers No structured training in secure cash handling, handling cash registers, payment handling and counterfeit detection Failure to refresh training leading to skill fade, particularly in rarely used emergency response and robbery procedures Inconsistent induction for casuals, labour hire staff and contractors regarding store-specific aggression and cash handling systems 	4A	<p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p> <p>[REDACTED]</p>	2M
9. Customer Access Control, Queuing and Crowd Management	<ul style="list-style-type: none"> Uncontrolled customer access during busy periods leading to overcrowding, pushing, queue disputes and heightened aggression 	4A	<p>[REDACTED]</p>	2M

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
	<ul style="list-style-type: none"> Lack of planned entry and exit arrangements during major sales events, product launches or holiday trading Inadequate queuing systems at service points such as registers, customer service, lay-by, click-and-collect and currency exchange No clear procedures for restricting entry to intoxicated, abusive or banned customers Poor communication to customers about expected wait times, limited stock or changes to access arrangements 		[REDACTED]	
10. Loss Prevention, Theft Deterrence and Robbery Management	<ul style="list-style-type: none"> Lack of coordinated loss prevention strategy leading to ad hoc staff interventions in suspected theft situations Workers physically confronting suspected shoplifters or aggressive thieves without guidance or support No documented armed robbery or robbery threat procedures, increasing harm in high-stress events Failure to separate loss prevention responsibilities from routine customer service roles, creating conflicts and increased personal risk Inadequate communication and coordination between store teams and contracted security providers 	4A	[REDACTED]	2M
11. Incident Reporting, Investigation and Corrective Actions	<ul style="list-style-type: none"> Under-reporting of verbal abuse, threats, near misses and minor aggressive interactions No systematic method for recording and analysing cash handling discrepancies linked to aggression or conflict Inadequate investigation of incidents resulting in repeated patterns of 	4A	[REDACTED]	2M

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
	<ul style="list-style-type: none"> customer violence or payment-related disputes Lack of timely corrective actions after serious incidents or near misses involving customer aggression or robbery Fear of blame or disciplinary action discouraging staff from reporting incidents and hazards 		[REDACTED]	
12. Emergency, Critical Incident and Post-Incident Response	<ul style="list-style-type: none"> No clear procedures for responding to acute aggression, physical assaults, medical emergencies or robbery events Workers unsure when and how to activate emergency services, duress alarms or store lockdown procedures Inconsistent support for staff following traumatic incidents, leading to psychological harm and long-term stress Lack of rehearsed drills for robbery, violent customer scenarios or rapid evacuation from conflict zones No defined roles for incident controllers, wardens or first aid officers during violent incidents 	3H	[REDACTED]	2M
13. Worker Consultation, Participation and Safety Culture	<ul style="list-style-type: none"> Frontline workers not actively involved in designing systems for managing customer aggression and cash handling safety Concerns about aggressive customers, unruly behaviour or unsafe cash practices not being raised or addressed Normalisation of abuse and threats as 'part of the job', discouraging reporting and improvement Inconsistent messaging from leaders regarding zero tolerance for violence and aggression 	3H	[REDACTED]	2M

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
			[REDACTED]	
14. Contractor, Security Provider and Third-Party Management	<ul style="list-style-type: none"> • Security guards or contractors operating without alignment to the retailer's WHS and aggression management procedures • Inconsistent standards between in-house staff and third parties for dealing with difficult or potentially aggressive customers • Lack of information sharing about high-risk customers, banned persons or recent incidents between store, centre management and contractors • No verification of contractor competency in managing aggressive patrons, handling cash in transit or responding to critical incidents 	3H	[REDACTED]	2M
15. Psychosocial Risk Management and Worker Wellbeing	<ul style="list-style-type: none"> • Ongoing exposure to abuse, threats and conflict leading to stress anxiety and burnout • Inadequate organisational response to reports of aggression, causing workers to feel unsupported and unsafe • Performance pressure and sales targets contributing to heightened conflict with customers over refunds, pricing and payment methods • Inflexible rostering or excessive overtime in high-conflict roles such as front registers and customer service desks 	4A	[REDACTED]	2M

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

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 2025
 Legislation NSW: <https://www.safework.nsw.gov.au/legal-obligations/legislation>
 Codes of Practice NSW: <https://www.safework.nsw.gov.au/resource-library/list-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) Regulation 2011
 Legislation NT: <https://worksafe.nt.gov.au/laws-and-compliance/workplace-safety-laws>
 Codes of Practice NT: <https://worksafe.nt.gov.au/factsheets-and-resources/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.