

How we can help if you have money problems

Bank Australia



Easy English

Hard words



This book has some hard words.

The first time we write a hard word

- the word is in **blue**

- we write what the hard word means.

You can get help with this book



You can get someone to help you

- read this book

- know what this book is about

- find more information.



We will write contact information at the end of this book.

About this book



This book is from Bank Australia.



This book is about how we can help you if you are in **financial hardship**.

Financial hardship means money problems.

You could be in financial hardship if you find it hard to pay back your



- credit card bill



- bank loan
 - for example, money we gave you to buy a house.

Why money problems happen



Many people have money problems from time to time.



You might have money problems because

- there was a flood or bushfire



- you got ill



- you lost your job



- someone died



- you split up from your partner.

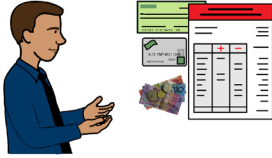


Many money problems are **not** your fault.

How we can help



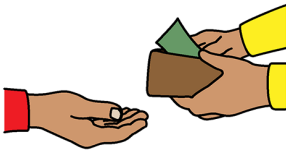
You can ask us for **hardship support**.



Hardship support means we help you find a way to pay your credit card bill or bank loan.

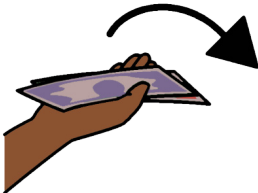


We first need to understand your money problems better.

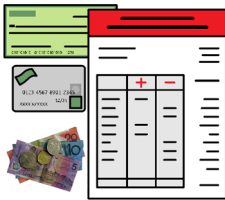


We will ask you how much money you

- make



- spend.



We might ask to see documents.

For example, a bank statement.



We will **not** tell anyone about your situation.

What we will do



Our team will look at all the information.

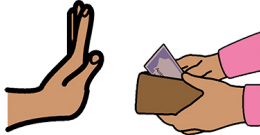


We will think about how we can help you.

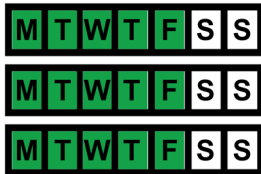


For example, we might say that you can

- pay back less money on your loan for a while



- **not** pay back money for a while.



We will let you know what we can do

within 3 weeks.

How to contact us



There are many ways you can ask us for hardship support.



Call us

If you are in Australia

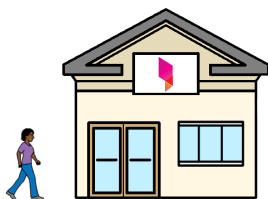


Call 132 888

If you are in another country



Call +61 3 9854 4666



Visit us in person

Go to our website to find a Bank Australia branch near you.



bankaust.com.au/support/branches

Email us



customersupport@bankaust.com.au

Fill out a form



You can fill out a form on our website.

bankaust.com.au/support/hardship-support



You **must** send the form back to us

- by email

or

- by post to



Bank Australia

Locked Bag 2035

Collingwood VIC 3066



More help

There are many other people and money experts who can help you.



National Debt Helpline

A free service that helps you understand what to do if you have money problems.



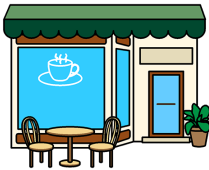
Call 1800 007 007



Website ndh.org.au

Small Business Debt Helpline

Free help with money problems if you have a small business.

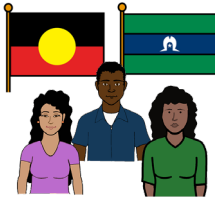


Call 1800 413 828



Website sbdh.org.au

Mob Strong Debt Help



Free help for Aboriginal and Torres Strait Islander people who have money problems.



Call 1800 808 488

Website

financialrights.org.au/mob-strong-debt-help



Rural Financial Counselling Service

Free help if you work on a farm or rural business.



Call 1800 686 175

Website

agriculture.gov.au/ag-farm-food/drought/assistance/rural-financial-counselling-service

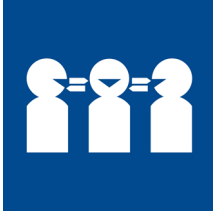


Money Smart

A website with tips to manage your money.



moneysmart.gov.au



If you do not speak English

You can ask the TIS in your language to contact us.



Call 131 450

Give the TIS officer the phone number you want to call.



If you need help to speak or listen

The National Relay Service can help you make a phone call.



Call 1800 555 660

Give the relay officer the phone number you want to call.



Website <https://bit.ly/nrs-helpdesk>

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