



Help with money problems and financial difficulty

Bank of Melbourne



Easy English

Hard words



This guide 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 guide



You can get someone you trust to help you

- read this guide

- know what this guide is about

- find more information.



About this guide

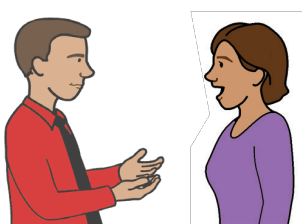


This guide is from Bank of Melbourne.



This guide tells you where to get help for **financial difficulty**.

Financial difficulty means money problems. We also call money problems financial hardship.



We want to make sure you can get help if you have money problems.



Money problems can happen when

- your job or money you get from work changes



- you are sick

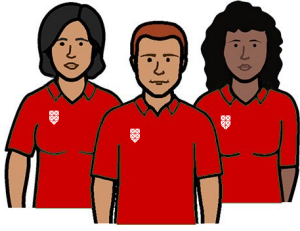


- your relationship changes
 - for example, divorce.



- there is a natural disaster
 - for example, fire or flood.

How we can help you



We have a team of experts who can help with money problems.



We will try to find the best way to help you.

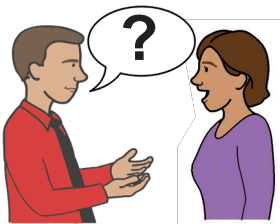


We will ask you how much money you

- make or earn



- spend.

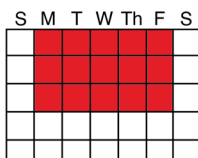


We will ask you what happened to start your money problems.

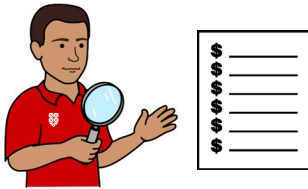


We might be able to help you for

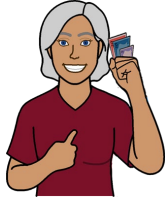
- a short time



- a long time.



We will look at your **budget**.



Budget means

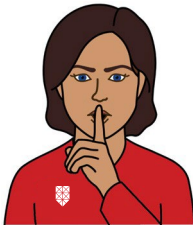
- the amount of money you get



- how you spend your money.



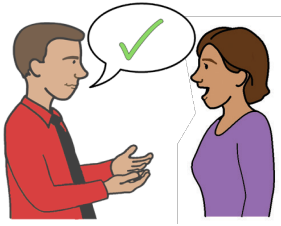
We might ask to see documents.



Everything you tell us is **confidential**.

Confidential means we do **not** tell anyone your information.

Your information



Information about you and your money problems can help us make a good plan to help you.



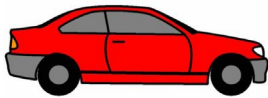
We might need information about

- how much money you get from your job.

- what you own.

For example

- cars



- things in your house



- **superannuation.**

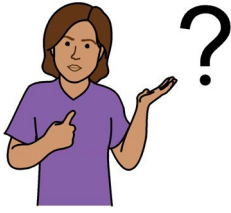


Superannuation means money paid to an account for you to use when you retire.

- what you owe.

For example, money you need to pay to Bank of Melbourne or other banks.





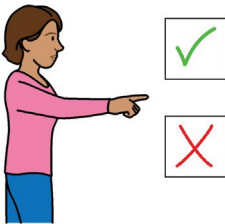
We might need information about

- what has changed to cause your money problems



- changes you think will happen in the future.

You can ask someone you trust to help



You can ask someone to talk to us for you but we will make sure you say **yes** first.



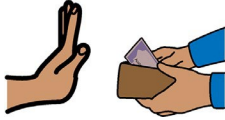
We can talk to

- your family or friends



- a **financial counsellor**.

A financial counsellor can help you make decisions about your money.



A financial counsellor can give you advice that is

- free
- **independent.**



Independent means they are **not** part of Bank of Melbourne.



You can talk to the National Debt Helpline.

Call 1800 007 007

How we can help you



You can talk to someone from Bank of Melbourne Assist.

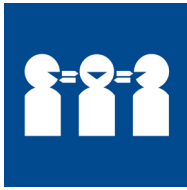
Call 1800 600 266



For more information go to our website.

bankofmelbourne.com.au/hardship

You can get help to talk to us



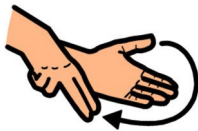
If you do **not** speak English you can call us and ask for an **interpreter**.



Call 132 266

An interpreter gives your message from one language to another.

For example



- English to Auslan



- English to Mandarin.



If you need help to speak or listen you can use the National Relay Service to contact us.

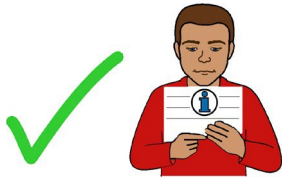


Call 1800 555 660

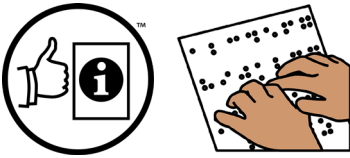


Website

accesshub.gov.au/about-the-nrs



We can help you with information that is **accessible**.



Accessible means

- you can get the information in different ways
- everyone can understand the information.



Call us to ask about our accessible information.



Call 132 266



Go to our website to find accessible information.

bankofmelbourne.com.au/accessibility

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