

We can get through this together.

Do you know we offer tailored options for customers experiencing financial difficulty?

Call us today and depending on your situation, we may be able to provide a solution for your needs.

Our experienced Assist Team of solution specialists are on hand to take your call on 1800 679 461.

Monday to Friday from 7.30am – 7.30pm,
Saturday from 9.00am – 5.30pm.

Helpful tips for managing your debts.

- **Avoid doing nothing** – this will only prolong your situation
- **There may be options available to help ease your pain** – please call us and let us work these through with you
- **Make some payments if you can** – even small amounts will help your situation
- Get helpful advice from free and independent debt management services offered by community organisations, community legal centres and some government agencies.
For example,
 - A **Financial Counsellor** can help you get a clear picture of your situation, provide information about your options and work out a budget. Visit www.financialcounsellingaustralia.org.au to find a financial counsellor, or call the **National Financial Counselling Hotline** on **1800 007 007** during business hours.
 - **Free Legal Advice** is also available from community legal centres and Legal Aid offices. They can help you with credit disputes and debt recovery through the courts. Find a community legal centre at www.clcs.org.au, your state's Legal Aid office at info.australia.gov.au/information-and-services/public-safety-and-law/legal-aid.

– For confidential telephone counselling and emotional support, call **Lifeline** on **13 11 14** (available 24 hours a day).

- Please know that repossession is a last resort and will only be instigated if we haven't been able to reach a mutually agreed plan.

Is your principal source of income from farming/agriculture?

After speaking with us, if you're unhappy with our proposed solutions, you may be eligible to access the various state Farm Debt Mediation Schemes. Farm Debt Mediation is a structured negotiation process where a neutral and independent mediator assists the farmer and the creditor to try to reach agreement about current and future debt arrangements. Please contact us on **1800 679 461** to organise this service if it is available in your State or Territory.

Alternatively, you may wish to contact the Australian Financial Complaints Authority (AFCA). AFCA is a free service established to provide you with an independent mechanism to resolve specific complaints. AFCA can be contacted by phone 1800 931 678, by email info@afca.org.au, on its website www.afca.org.au or by mail to Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001. You may also contact AFCA if you participate in farm debt mediation and your concern remains unresolved.