



The coronavirus - help for customers

Commonwealth Bank



Easy English
25/05/2020



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

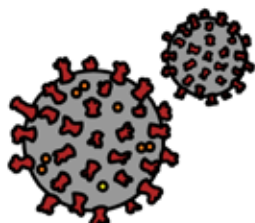
- read this book
- know what this book is about
- find more information.



About this book



This book is written by
Commonwealth Bank of Australia.



This book is about tips to help with
the **coronavirus**.



The coronavirus is a serious health problem
you can get from other people.

The coronavirus might have changed some things in your life.

For example



- your job
- your credit card



- your house
- your super



- your wellbeing.



There are things you can do to get help.

Your job

Were you stood down?

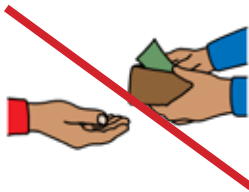


You might have been **stood down** from work.

Stood down means there is **no** work for you to do at the moment.

If you are stood down from a job

- you do **not** do any work in that job



- you are **not** paid

- your employer still keeps you as a worker for later



- your employer still adds time to your **annual leave**.



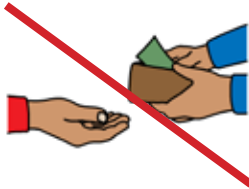
Annual leave is time you can take off work in the future.



JobSeeker payments

You might be able to get help from **JobSeeker**

- if there are changes to your income
- if you are stood down
- if your work does **not** get help to pay you.



JobSeeker payments help people who have less money because of changes to work.



We tell you where to apply for JobSeeker payments at the end of this book.

Other jobs



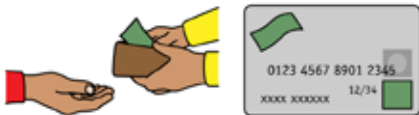
You might be able to get another job.

Some workplaces need more staff to cope with the new changes.



You can still get help with money problems from the government if you get a new job.

Your credit card



We can help if you could **not** repay the minimum amount on your credit card in March.



We will refund the late fees on your credit card for March.

You do **not** have to do anything to get the refund. We put the money back in the account.

Your house

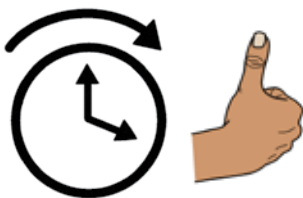
Put your home loan on hold



You can ask to put your CommBank home loan [repayments](#) on hold for up to 6 months.

Repayments are the money you pay on the home loan.

After 6 months you must start to pay the repayments again.



We will give you more time to pay off your home loan after 6 months.

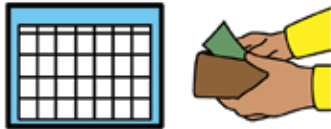


You can also ask for more time to pay off personal loans.

Choose a fixed rate

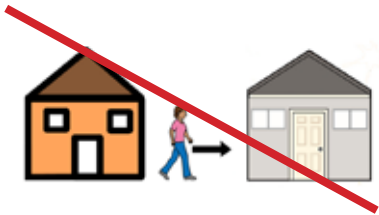


Our **fixed rates** might be lower than what you pay at the moment.



A fixed rate means you pay the same amount of interest on your home loan each month.

Help to pay rent and bills



The government made rules to help if you rent.
For example, you **cannot** be told to move out for up to 6 months.



Talk to your landlord and energy company to see if you can get help with your rent and bills.

For example

- gas bills
- water bills.



Your super



Make sure you get advice before you change your **superannuation**.

Superannuation is money your work must put away for you to use when you retire.



If you need more money

- from **now** until **1 July 2020** you can take out \$10,000 from your super

and

- from **1 July 2020** to **24 September 2020** you can take out \$10,000 again.



You will **not** have to pay tax on the super.

All Centrelink and Veteran's Affairs payments will **not** change if you take out super.

Your wellbeing



It is normal to feel more stress than usual in this time.

You can get help to manage stress or money problems.



Talk to your doctor for help if you feel more stress than usual.

You might be able to get **Medicare rebates** if you see a **psychologist**.



Medicare rebates mean you get some money back when you pay for an appointment.

A psychologist is a health expert who can help with your wellbeing.



You can talk to health experts on a phone or computer. For example, with Skype or Zoom.



More help

It is a good idea to get advice before you make changes to your money.



You might talk to an expert or support person.

You can see full information on the website for more information.



Website

commbank.com.au/coronavirus

Help to know your rights at work



If you are stood down visit the Fair Work Commission website

fwc.gov.au

Help to get JobSeeker payments



Apply for the JobSeeker payment on the MyGov website

my.gov.au

Help with your super



Apply to get your super early on the MyGov website

my.gov.au

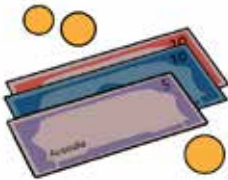
Help with family violence

Get help with family violence with the
1800 RESPECT free phone service.



Call
1800 737 732

Your calls and information will be private.



Help with money problems

We have services to help customers with
money problems.



Call
13 30 95

Website

[commbank.com.au/support/
financial-difficulty](http://commbank.com.au/support/financial-difficulty)



More information

For more information contact
Commonwealth Bank of Australia



Call
13 22 21

6 am to 10 pm



Website
commbank.com.au



If you are deaf or have a hearing or speech
impairment you can use the
National Relay Service

Website
nrschat.nrscall.gov.au/nrs/internetrelay

Call 1300 555 727



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

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