



Financial difficulty

Help with money problems

Commonwealth Bank





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

Financial difficulty means money problems.

You can get help if you

• have had money problems for a long time



• just started to have money problems.





How we can help

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

We will ask you how much money you

• make



• spend.



We might ask to see documents. For example, medical certificates.

Everything you tell us is **confidential**.



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



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





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 the full information on our website.



Website <u>commbank.com.au/support/financial-difficulty</u>

Help with gambling



Call Gambling Help Online support service 1800 858 858



To apply a gambling and cash block call our Next Chapter team on 1800 222 387

Monday to Friday from 9 am to 6 pm.

Help with money problems



Call 1300 720 814



Email financialassist@cba.com.au



Website <u>commbank.com.au/support/</u> <u>financial-difficulty</u>

Help for Indigenous customers in remote areas



Call

1800 700 682 and press option 1

Monday to Friday from 9 am to 8pm

Saturday from 8 am to 2 pm



Help from our Complaints Team

Complaints mean you tell us you are **not** happy.



Call 1300 720 814



Website

commbank.com.au/support/compliments -and-complaints



Write to us Customer Relations Reply Paid 41 Sydney NSW 2001

You do **not** need to use a stamp.

We will pay for the postage.

Help with insurance



For general insurance information call 13 24 23

For life insurance information call 13 10 56

Help with NetBank

Call

13 22 21

Monday to Sunday from 8 am to 8 pm



Website

my.commbank.com.au/netbank/Logon/Logon.aspx



Other places to get help

There are other places to get help that are **not** part of Commonwealth Bank including

• the National Debt Helpline

ndh.org.au

- Uniting Care Kildonan
 <u>unitingkildonan.org.au</u>
- ASIC Money Smart
 <u>moneysmart.gov.au</u>
- Government crisis payment
 <u>servicesaustralia.gov.au/individuals/</u>
 <u>subjects/crisis-and-special-help</u>
- Australian Banking Association
 <u>ausbanking.org.au</u>





For more information contact Commonwealth Bank of Australia



Call us 13 22 21

8 am to 8 pm

Website

commbank.com.au



You can also send us a message on the CommBank App.

commbank.com.au/support/messaging

Website <u>commbank.com.au</u>

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 accesshub.gov.au/nrs-helpdesk



If you need help with English

Use the free Translating and Interpreting Service or TIS to make a phone call.

You can call the TIS in your language.



I 13 14 50

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

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