

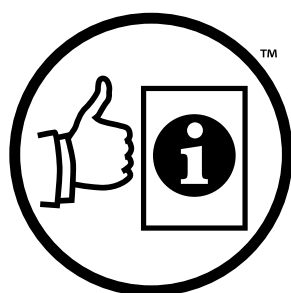


**Commonwealth
Bank**

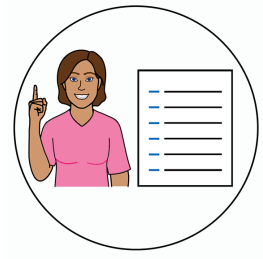


Help with money if you get very sick

Commonwealth Bank



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.



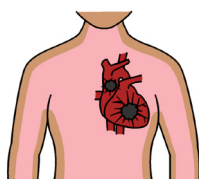
About this book



This book is written by Commonwealth Bank.



This book says what you can do if you are **very sick**.

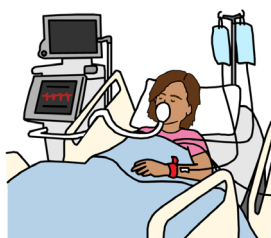


Very sick might mean you have

- a serious health condition



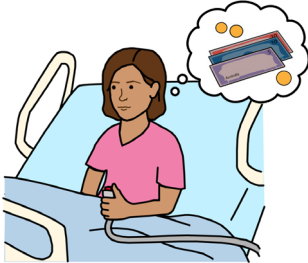
- a serious injury



- a serious illness.

Places to get help

Talk to your bank

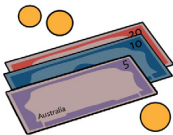


We have a phone number for CommBank customers who need help with money because they are very sick.



Call 13 30 95

Government supports



You might be able to get payments from **Centrelink**.



Centrelink give payments to people who need it. For example, people who are very sick.

servicesaustralia.gov.au

The National Disability Insurance Scheme or **NDIS** is a type of government support.



The NDIS can give payments to people

- under 65

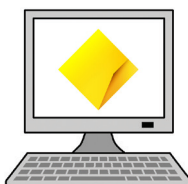


- with disability.

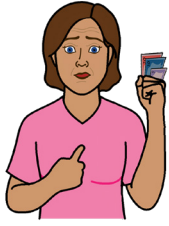
Our **Benefits finder** can help you.



Benefits finder is an online service to see what supports you might be able to get.



commbank.com.au/digital-banking/benefits-finder.html



Get help for debt

Debt means you owe money.



The National Debt Helpline gives free tips for people who need help to pay debt.



Call 1800 007 007

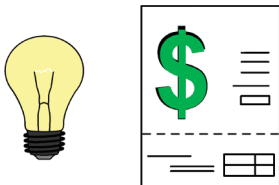
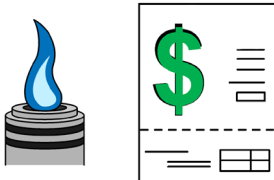
Website ndh.org.au

Get help for bill payments

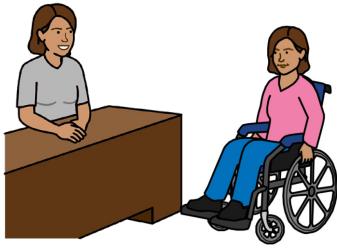
You might need a payment plan to pay bills.

For example

- your gas bill
- your electricity bill
- your water bill
- your rent or home loan.



Contact the companies who send your bills to learn more.



Talk to your work

Tell your work if you are very sick so you can talk about supports. For example, **sick leave**.



Sick leave means you have paid time off work to look after your health.



fairwork.gov.au/leave/sick-and-carers-leave



healthdirect.gov.au/talking-to-your-employer-about-illness

Talk to your private health insurer



If you have **private health insurance** there could be services to help you.



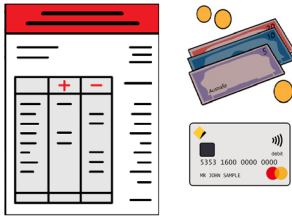
Private health insurance

- means you have more choice of doctors and health experts



- pays for some things Medicare will **not** cover
- means you get private health services if you get sick.

Make a money plan



Talk to money experts to

- see what money you have
- see if you need to change how you manage money because you are really sick.



You can talk to an **accountant**.



An accountant is someone who helps you manage bank accounts and tax.



You can talk to a **financial planner**.



A financial planner is someone who helps you decide what to do with your money.

Check your superannuation



Check what money you can take from your **superannuation**.

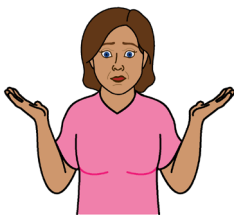


Your superannuation is money your work must put away for you to use when you retire.

Superannuation is also called super.



You may be able to get all of your super money if you are very sick.



There can be risks when you take out super early.



Talk to an expert to see if you can take out super.



Use the MyGov website to update your super accounts and **beneficiaries**.



Beneficiaries are the people you choose to get the money in your super when you die.

Your insurance

You might have **insurance** that could help you.



Insurance is money

- you pay to an insurance company over time

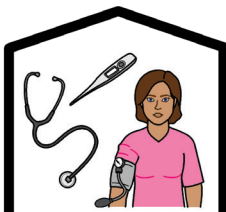


- for emergencies.

For example, if you get very sick.



To see what insurance you might be allowed to get talk to your **insurance providers**.

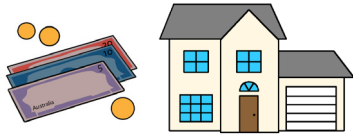


Insurance providers can include

- your private health company if you have one



- life insurance.

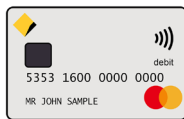


Insurance money might come from different places. For example

- your home loan



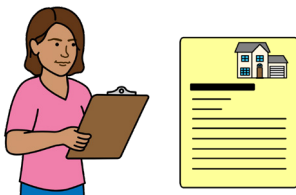
- your superannuation



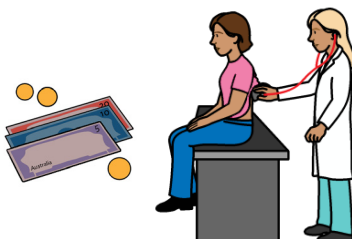
- your credit card



- your business or work.

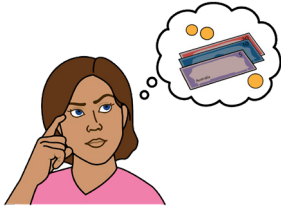


Check the different places where you have insurance.

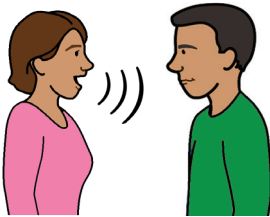


You might be able to get money for your care.

More help



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



You might to talk to an expert or support person.



You can see full information on our website.

commbank.com.au/seriousillness



More information

Financial assistance team

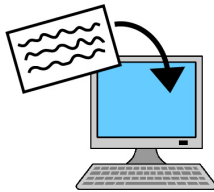
CommBank customers can get help if you are very sick and have money problems.



Call 13 30 95

Monday to Friday 8 am to 9 pm.

Saturday 9 am to 2 pm.



Email financialassist@cba.com.au



Next Chapter team

Next Chapter staff are trained to help with violence and gambling problems.



Call 1800 222 387

Monday to Friday 9 am to 6 pm.



We do **not** tell anyone your information.



Group customer support

You can get 3 free counselling sessions if you are a CommBank customer.



We do **not** tell anyone your information.



Call 1300 360 793 at any time on any day.

If you are deaf or have a hearing or speech impairment



Use the National Relay Service and give the officer the phone number you want to call.

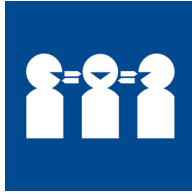


nrschat.nrscall.gov.au/nrs/internetrelay



Call 1300 555 727

If you do not speak English



Contact us through the Translating and Interpreting Service or TIS.



Call 131 450

Ask the TIS to call the number you want to call.

Notes

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