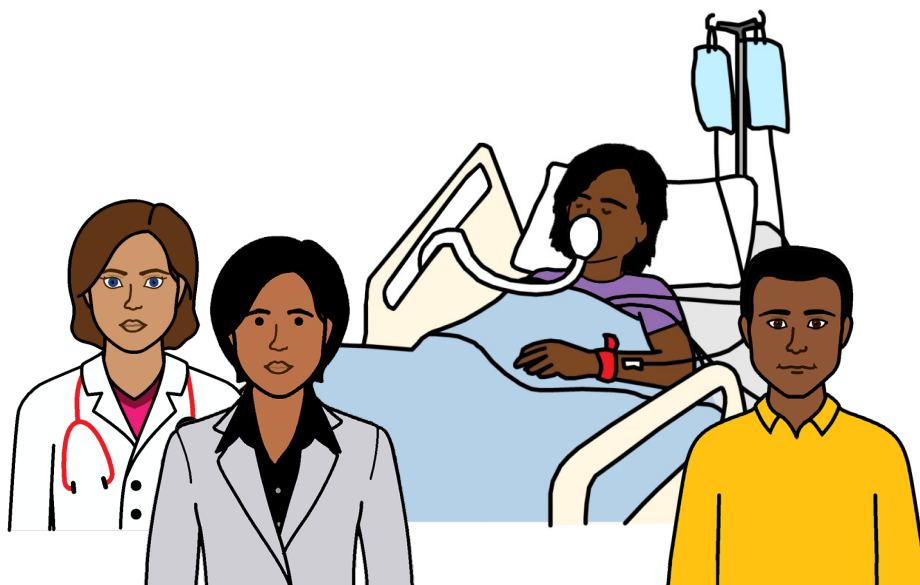




**Commonwealth  
Bank**

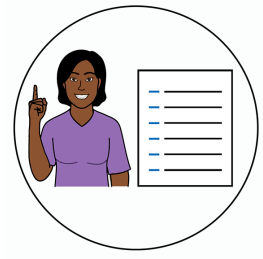


**Your support team if you get very sick**

**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.

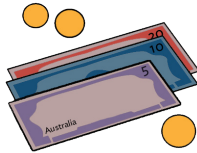


## About this book



Commonwealth  
Bank

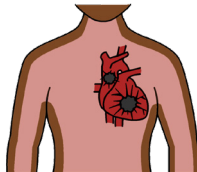
This book is written by Commonwealth Bank.



This book is about your support team.

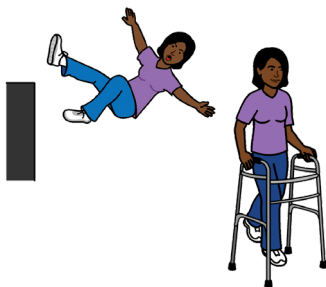


Your support team includes people to help manage your money if you are **very sick**.

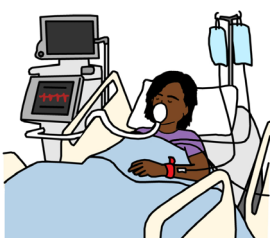


Very sick might mean you have

- a serious health condition



- a serious injury



- a serious illness.

## When should you make a support team?



You can make a team **now** so that

- people are ready to help when you need it



- people you trust are in charge.

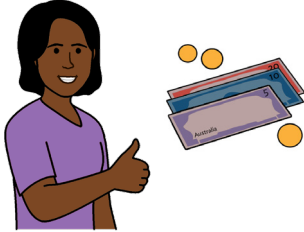


Check your support team every year.

You can make changes any time.

## Your support team

### What does your support team do?



Your support team can help you

- make good choices about money



- get legal help



- get ready for **retirement**.

Retirement is when you choose to stop your job.

Your support team can help protect you from **financial abuse**.

Financial abuse means someone uses your money



- when you do **not** say yes



- to control you.

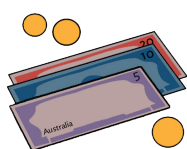
# Who can be in your support team?

## Family members



Family members can help you

- care for your health



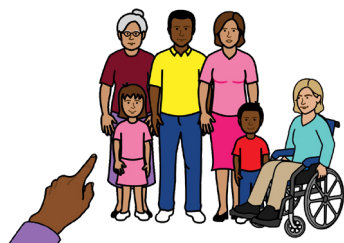
- manage your money



- make legal decisions.



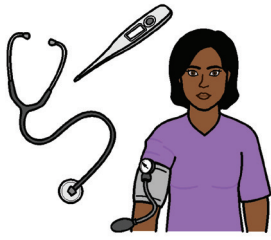
Family members do **not** always have the right advice.



You can choose

- who is in your team
- how much your family is allowed to help.

## Your doctor



Your doctor can help you understand

- how to care for your health



- how your sickness might make it hard to manage money.



Your doctor can say if you need help with money.

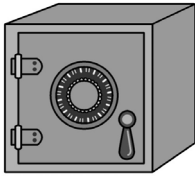
For example, if your sickness makes it hard to

- remember important information about your money



- think about how you manage money.

## Your lawyer



Your lawyer can help you

- keep your money safe



- prepare documents for your bank



- make your **Will**.

Your Will is a legal document that says

- who gets your money



and



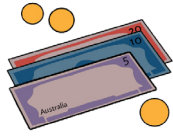
- who gets your assets when you die.  
For example, a house or special things.



Your lawyer can help you make safe choices.



## Bank staff

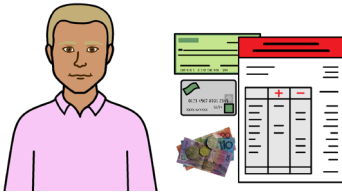


Bank staff can help you

- manage money

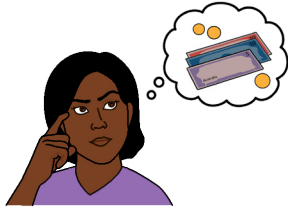


- understand different products and services

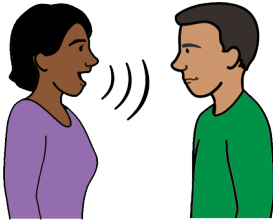


- set up another person you trust to manage your bank account.

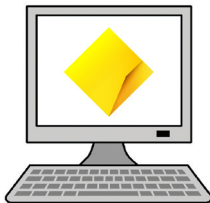
## More help



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](http://commbank.com.au/seriousillness)



## More information

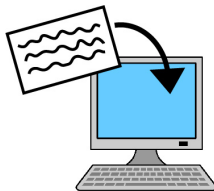
### Financial assistance team

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](mailto: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.



## Independence Australia

[independenceaustralia.com.au](http://independenceaustralia.com.au)



## Dementia Australia

Call 1800 100 500

[dementia.org.au](http://dementia.org.au)

## **Parkinson's Australia**

Call 1800 644 189



[parkinsons.org.au](http://parkinsons.org.au)

## **The Older Persons Advocacy Network or OPAN**



Call 1800 700 600

## **The Aged Care Information Line**



Call 1800 500 853

## State Trustees and guardians



New South Wales

[tag.nsw.gov.au](http://tag.nsw.gov.au)



South Australian Public Trustee

[publictrustee.sa.gov.au](http://publictrustee.sa.gov.au)



State Trustees of Victoria

[statetrustees.com.au](http://statetrustees.com.au)



Queensland

[pt.qld.gov.au](http://pt.qld.gov.au)



Western Australia

[publictrustee.wa.gov.au](http://publictrustee.wa.gov.au)



Tasmania

[publictrustee.tas.gov.au](http://publictrustee.tas.gov.au)



Northern Territory

[nt.gov.au/justice/pubtrust](http://nt.gov.au/justice/pubtrust)



Australian Capital Territory

[publictrustee.act.gov.au](http://publictrustee.act.gov.au)

## **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](http://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.

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