



Bank of  
Melbourne

# 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 600 266.**

Monday to Friday from 8am – 8pm EST,  
Saturday from 8.30am – 5pm EST.

## 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](http://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](http://www.clcs.org.au), your state's Legal Aid office at [info.australia.gov.au/information-and-services/public-safety-and-law/legal-aid](http://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 600 266** 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](mailto:info@afca.org.au), on its website [www.afca.org.au](http://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.