

# Do you think you may be experiencing financial hardship?

Sometimes people are uncomfortable with being open about their true financial circumstances. They might be worried that the bank will penalise them, or they may feel embarrassed. You don't need to worry as our Customer Assist Hardship Team is made up of people just like you – we understand the pressures and the worry that financial stress can cause, and we're here to help. It's important to be open and honest about your personal circumstances and financial situation so we can help you. In most cases, people just need some temporary help to get them through the tough times and back to financial health.

## What to expect.



**1** The first step is to go online and apply for financial hardship via our online form. You'll be required to answer some questions which will include information about your budget. This will give us a picture of your financial status. This process may require some detective work, so put aside some time and be prepared with all the information or documents you may need to complete the form. You can access the form via the online portal.  
**URL:** [eforms.bankofmelbourne.com.au/olfmu/eforms/assist/#/welcome/applyNow](https://eforms.bankofmelbourne.com.au/olfmu/eforms/assist/#/welcome/applyNow)

**2** After you have completed the online form, you'll hear from us with next steps. We may need to ask you some additional questions about your situation so we can develop an understanding of your needs in context with your budget. Be as open as possible because every piece of information counts.

**3** Once we have a complete view of your unique set of circumstances, we will present all options that may be suitable to get you through your difficult time and back to financial health.

**4** The outcome of your hardship assessment will be sent to you in writing with all the details you need to meet your hardship arrangement.

**5** For information on how a hardship arrangement may impact your comprehensive credit report, please visit the Credit Smart website.  
**URL:** [creditsmart.org.au](https://creditsmart.org.au)

“

**Let's get you  
back on track.**

”

## What else can you do for You?



“  
Take a self-paced learning course  
”

- 1 Get in touch with any other creditors and utility companies to make arrangements across all your commitments if required.
- 2 Take a look at Bank of Melbourne's Recovery Hub for financial resources and tools aimed at helping you recover and get back on track.  
**URL:** <https://www.bankofmelbourne.com.au/help/support/recovery>
- 3 The **Money Smart** website offered by the Australian Securities & Investment Commission (ASIC) provides links and resources for general financial wellbeing. If you think you might want to seek some independent advice, this site can help point you in the right direction.  
**URL:** [moneysmart.gov.au](https://moneysmart.gov.au)

## External Agencies and Support Services.

<b>Way Forward:</b> A free consumer debt solution not-for-profit organisation. <a href="https://wayforward.org.au">wayforward.org.au</a>	<b>1300 045 502</b>
<b>The National Debt Helpline:</b> A free not-for-profit service that offers independent financial counselling.	<b>1800 007 007</b>
<b>Small Business Debt Helpline:</b> A free not-for-profit that helps small business owners and sole traders in financial difficulty.	<b>1800 413 828</b>
<b>Rural Financial Counselling Service:</b> Contact The Department of Agriculture, Fisheries and Forestry (DAFF), which is part of the Australian Government. This department can provide the relevant state-based support referral number in need.	<b>1800 900 090</b>
<b>Beyond Blue:</b> If you are feeling overwhelmed and need support beyond your banking needs, Beyond Blue is a free 24/7 service that works with the community to improve mental health.	<b>1300 224 636</b>