



How we can support you with your loan

Easy Read version



How to use this document



We are Suncorp Bank.

We wrote this document.



We wrote some words in **bold**.

We explain what these words mean.

There is also a list of these words on page 23.



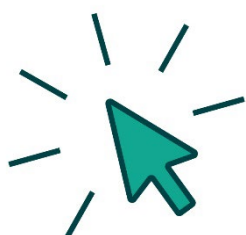
You can ask someone you trust for support to:

- read this document
- find more information.



This is an Easy Read summary
of another document.

It only includes the most important ideas.



You can find the other document on our website.

[www.suncorpbank.com.au/help-support/
financial-difficulty/individual.html](http://www.suncorpbank.com.au/help-support/financial-difficulty/individual.html)

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How can we support you?



We can support our customers if they are having money problems.

Money problems can happen when:



- your job pays you less



- you get sick and can't work

Money problems can also happen when:



- there is a natural disaster, like a fire or flood



- you and your partner separate.



This can make it hard for you to pay your bills.



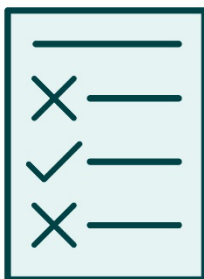
We call this financial difficulty.



For example, paying back a **loan** to us.



A loan is money you borrowed that you must pay back over time.



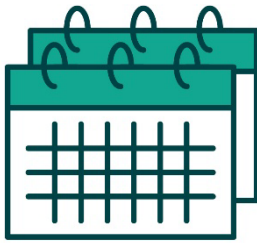
When you have a loan with us, there are certain rules you need to follow.



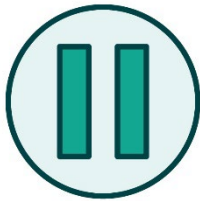
We might be able to change these rules to make it easier for you to pay back your loan.

We call this financial assistance.

For example, we might:



- give you more time to pay back your loan



- pause your loan payments



- make your loan payments cheaper for a short time



- give you time to sell any property you own, like a house.



We might also only ask you to pay the **interest** for your loan for a short time.



Interest is money you need to pay because you borrowed money from the bank.

You pay interest regularly.

The amount of interest you need to pay depends on:

- how much money you owe
- if you have paid any money late.



There are other rules we might be able to change to make it easier for you to pay back your loan.

We will find changes that work best for you.

How can you get support?



You can contact us to apply for support.

Our Customer Assist team can help you.



You can call us between 8:30 am and 5 pm,
Monday to Friday.

1800 225 223



You can email us.

customer.assist@suncorpbank.com.au



You can also message us on your
Suncorp Bank Internet Banking Account.



We will ask you to give us more information after you apply for support.

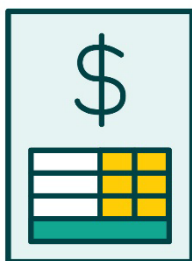
This could include information about:



- your job



- how much money you earn



- any bills you have



- other money you owe.



We might ask you to fill out a form to give us more information.

This is called the Request for Financial Assistance form.



You should share as much information as you can to help us decide if we can support you.

We will keep your information private.



You can call us if you need support to fill out this form.

1800 225 223



We will tell you when you need to send this form back to us.



We will let you know within **21 days** if we can give you support.



We might need an extra **21 days** if we ask you for more information or documents.

If we can't give you support, you can:



- apply for support again if your situation changes



- give us more information about your situation to help us decide.

Can our support affect your credit report?



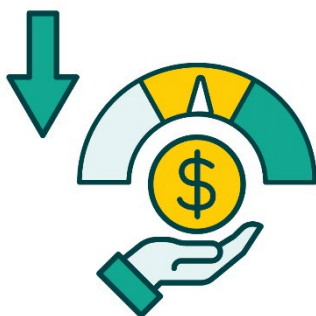
A **credit report** is a record that shows how well you have paid back money you borrowed in the past.



Your credit report includes a **credit score**.



A credit score is a number that tells someone how good you are at paying back money you borrow.



You can lose points on your credit score if you miss a payment.

Financial assistance won't affect your credit report or credit score if you:



- follow the rules we agree to



- make your payments on time.



We must share that you can make these payments with organisations called Credit Reporting Agencies.



Information about your payments stays on your credit report for **2 years.**



Financial assistance stays on your credit report for **1 year.**

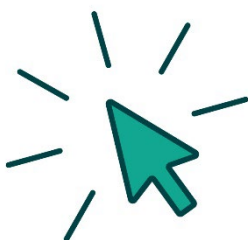
But it won't show why you need financial assistance.



You can still apply for other loans in the future if you get financial assistance from us.



But you might need to give proof that you can pay the loan back.



You can visit our website for more information about credit reports and financial assistance.

www.suncorpbank.com.au

What happens next?



We will check the information you sent us to help us decide if we can give you support.



We will tell you if we can give you financial assistance.



We will send you a letter that explains the new rules you need to follow for your loan.



You will have **14 days** to reply to our letter and agree to get support from us.



You also need to tell us about any other payments that need changing.

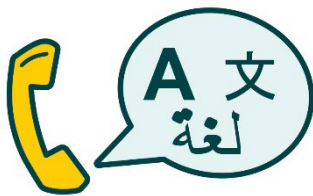
We can't change these payments unless you say it's ok.

Support services that can help



There are other services you can contact if you need support with your money.

Translating and Interpreting Service (TIS)



If you need information in a language other than English, you can call the Translating and Interpreting Service (TIS).

131 450



You can ask them to connect you to one of the services below.

National Relay Service (NRS)



You can call the National Relay Service if you:

- are deaf or hard of hearing
- find it hard to speak using the phone.



TTY (Type and Listen)

1800 555 677



Speak and listen

1300 555 727



You can ask them to connect you to one of the services below.

National Debt Helpline



You can call the National Debt Helpline for support with **debt**.

1800 007 007

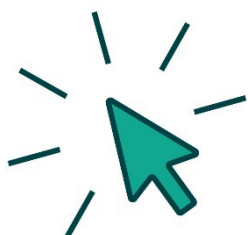


Debt is money that you owe to someone else and have to pay back later.



The National Debt Helpline can connect you to a professional who:

- can talk to the bank for you
- can help you for free
- doesn't work for the bank.



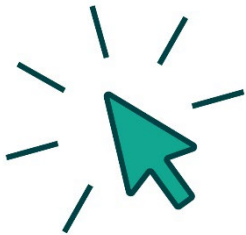
You can also visit their website for information.

www.ndh.org.au

Ask Izzy



Ask Izzy is a website that can connect you to support services near where you live.



You can visit their website.

www.askizzy.org.au

1800RESPECT



1800RESPECT supports people who experience **domestic and family violence**.

Domestic and family violence is when someone close to you hurts you, such as:

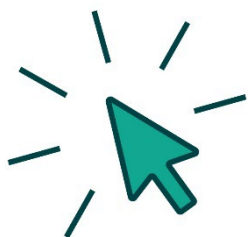


- your partner, like your boyfriend or girlfriend
- a member of your family
- someone who takes care of you
- someone you live with.



You can call 1800RESPECT any time.

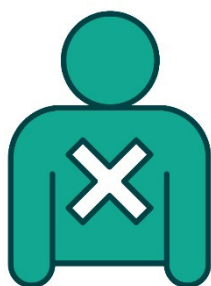
1800 737 732



You can visit their website.

www.1800respect.org.au

Lifeline

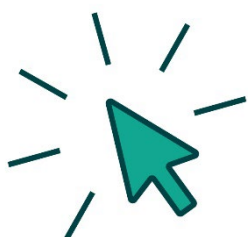


Lifeline is a service for people who are at risk of ending their own life.



You can call Lifeline any time.

13 11 14



You can use Lifeline's online chat to talk to someone.

www.lifeline.org.au/crisis-chat

Gambling Help



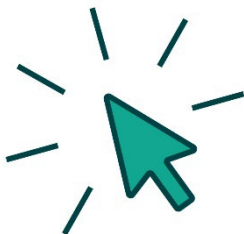
Gambling Help supports people who:

- risk losing their money to try to win more money
- find it hard to stop.



You can call Gambling Help any time.

1800 858 858



You can visit their website.

www.gamblinghelponline.org.au

Word list

This list explains what the **bold** words in this document mean.



Credit report

A credit report is a record that shows how well you have paid back money you borrowed in the past.



Credit score

A credit score is a number that tells someone how good you are at paying back money you borrow.



Debt

Debt is money that you owe to someone else and have to pay back later.

Domestic and family violence



Domestic and family violence is when someone close to you hurts you, such as:

- your partner, like your boyfriend or girlfriend
- a member of your family
- someone who takes care of you
- someone you live with.

Interest



Interest is money you need to pay because you borrowed money from the bank.

You pay interest regularly.

The amount of interest you need to pay depends on:

- how much money you owe
- if you have paid any money late.



Loan

A loan is money you borrowed that you must pay back over time.

Contact us



You can call our Financial Assistance team.



You can call them:

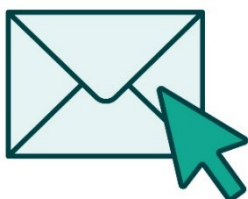
- 8:30 am to 5 pm
- Monday to Friday.

1800 225 223



Or you can call us anytime.

13 11 75



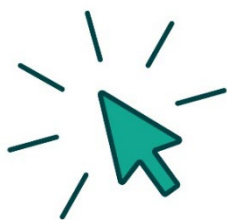
You can send us an email.

customer.assist@suncorpbank.com.au



You can write to us.

Customer Assist Team
GPO Box 2432
Brisbane QLD 4001



You can visit our website.

www.suncorpbank.com.au

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