



Help if you cannot pay your credit cards or loans

NAB



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.



We will write contact information at the end of this book.

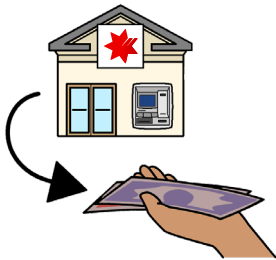
About this book



This book is from National Australia Bank Limited or NAB.



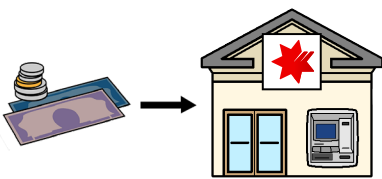
This short book is about how we can help when you **cannot** pay your **loans**.



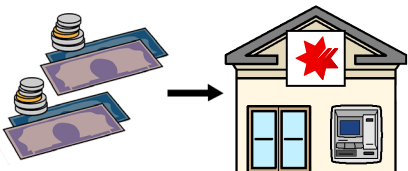
Loans are when the bank gives you money to pay for something.



Loans can be when you get a credit card.



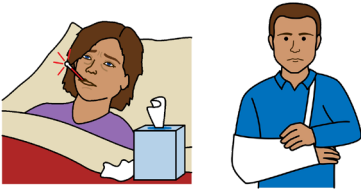
You have to pay back the money the bank gives you.



You also have to pay **interest**.

Interest means extra money you pay when you pay back the loan.

Why you might find it hard to pay back your loans



Reasons you might **not** be able to pay your loans can be

- you are sick or injured



- you lose your job.

You might **not** be able to pay back your loans if there is a **natural disaster**.



A natural disaster might be

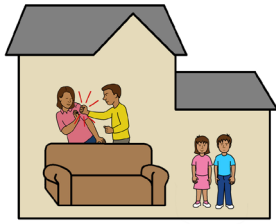
- a bushfire



- a flood



- a storm.



You might **not** be able to pay back your loans if you experience **family violence**.



Family violence can be when a family member

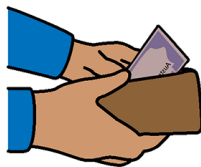
- hurts you



- makes you feel afraid.



You might also experience **financial abuse**.



Financial abuse can be when someone

- spends all your money



- does **not** let you have your money or things.

How we can help you

Contact us if you need help to pay back your loans.

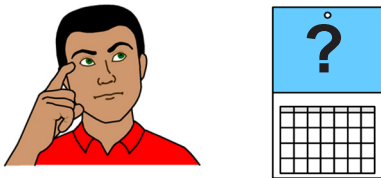


We will ask you about

- the problems you have with paying back your loans to us

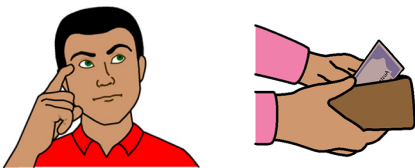


- how we can help you.



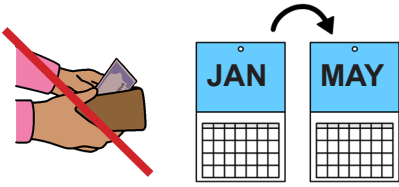
We will think about

- how long you might need help with your loans



- if you can pay back any of your loans.

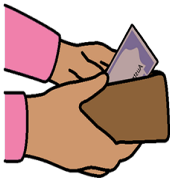
We might give you a payment break



A **payment break** means

- we will **not** call you for a set time to ask for overdue payments on your loan

- the regular amounts of money you pay on your loan are still **due**

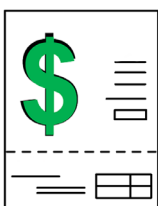


- the interest is still due

- any fees are still due.

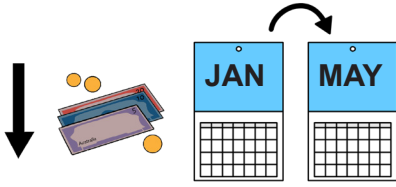
Due means you **must** still pay.

When the payment break is finished



Any overdue payments you have **not** paid off are still overdue.

We might help you with a payment arrangement



A **payment arrangement** means

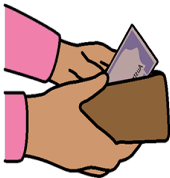
- you can pay back less money on your loan for a set time



- we will **not** call you to ask you for overdue payments on your loan.

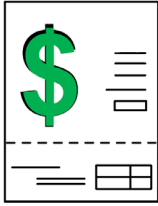
When you are on a payment arrangement

- the regular amounts of money you pay on your loan are still due



- the interest is still due
- any fees are still due.

When the payment arrangement is finished



Any overdue payments you have **not** paid off are still overdue.

If we cannot help you



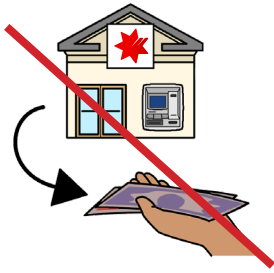
Sometimes we might **not** be able to help with your loans.

If we **cannot** help you we will

- talk to you about other options
- tell you where to get more help.



Rules when we help you

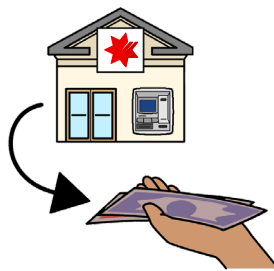


You **cannot** **redraw** money from your loans when you are on

- a payment break

or

- a payment arrangement.



Redraw is when you can take out the extra money you might have paid towards a loan.



You **cannot** use your credit card when you are on

- a payment break for your credit card

or

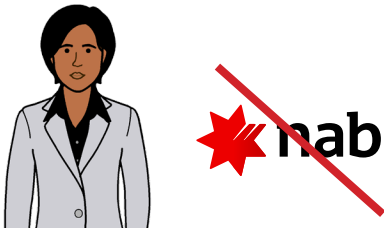
- a payment arrangement for your credit card.

Help from a financial counsellor



A **financial counsellor** is someone who

- can talk to the bank for you
- can support you if you have problems with your money
- is **independent**.

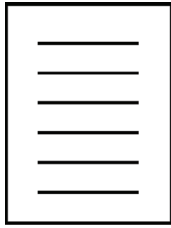


Independent means the financial counsellor is **not** part of NAB.



If you want a financial counsellor to talk to us you **must** fill in a **letter of authority**.

A letter of authority says we can talk to the person you chose.



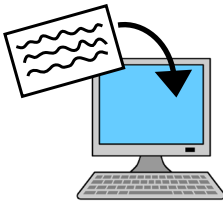
A financial counsellor can help you with the letter of authority.



You can find a letter of authority on our website.

nab.com.au/wecare

You can email the letter to us.

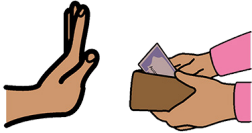


Email
customer.representative.assist@nab.com.au

Find a financial counsellor



We can help you find a financial counsellor.



The financial counsellor can help you for free.



There are other people that can help you find a financial counsellor.



You can contact the National Debt Helpline.

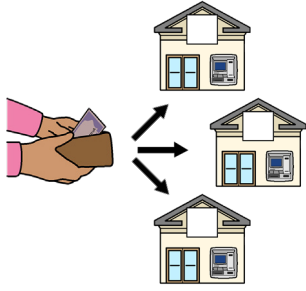
Call 1800 007 007



You can also contact Way Forward.



Way Forward is an organisation that can help you with money.



For example Way Forward can help you if

- you **cannot** pay back more than 1 bank



- you want someone to talk to the bank for you.

Way Forward website



wayforward.org.au

Way Forward phone number



1300 045 502

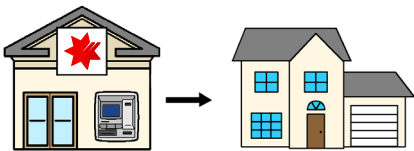
How to contact us



Contact us if you **cannot** pay back

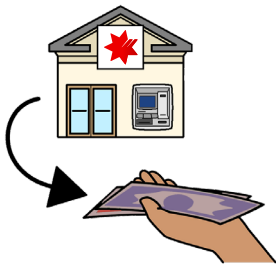
- your NAB credit card

- your NAB **home loan**.

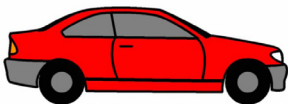


A home loan is when you borrow money from the bank to buy your home.

You can also contact us if you **cannot** pay back a **personal loan** you have with NAB.



A personal loan is when you borrow money to buy something for yourself.



For example a car.

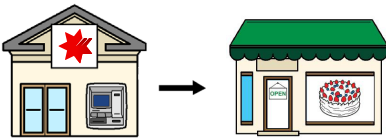
Call us



Call 1800 701 599

Monday to Friday 8 am to 8 pm AEST

Saturday 9 am to 1 pm AEST



If you have a NAB business loan

Call 1300 961 577



Monday to Friday 8 am to 5 pm AEST

You can apply online for our help



Website

nab.com.au/help-support/financial-hardship/application-form



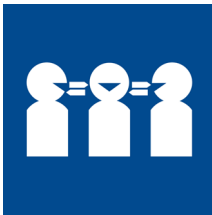
More information

Read more about how we might help you with paying back your NAB loans.



Website

nab.com.au/wecare



If you do not speak English

You can call us and say **I need an interpreter.**

We will get someone to help you.



If you need help to speak or listen

You can use the National Relay Service or NRS to call us.

You must sign up to the NRS to use the service.



Call 1800 555 660



Give the relay officer the NAB number you want to call.



You can find more ways to contact the NRS on their website.

Website

accesshub.gov.au/about-the-nrs/nrs-call-numbers-and-links

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This document is complementary to and does not replace the [NAB Financial Hardship Information](#), which is available at nab.com.au.

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