



**Help if you cannot pay your
credit cards or loans**



Easy English



Blue words

Some words in this book are **blue**.

We write what the blue words mean.

Help with this book



You can get someone to help you

- understand this book

- find more information.

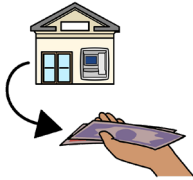


Contact information is at the end of this book.

About this book



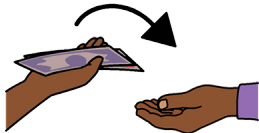
This book is about what to do if you need help to pay your **loans**.



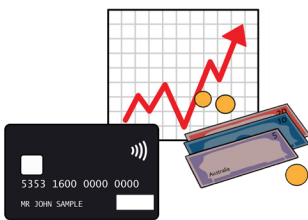
Loans can be when a bank gives you money to buy something.



For example, a car.



You have to pay back the money.



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

You might not be able to pay back your loans if you



- are sick or injured



- lose your job.

You might **not** be able to pay back your loans if things in your life change.

For example, if there is a **natural disaster**.



A natural disaster might be

- a bushfire



- a flood.



We can help you if you find it hard to pay back your loans.

What you should do if you need help to pay back your loans



You can contact us if you need help to pay back your loans.

<input type="checkbox"/>	_____
<input checked="" type="checkbox"/>	_____
<input type="checkbox"/>	_____
<input checked="" type="checkbox"/>	_____

You must fill in a **Financial Harship application** form.

You can fill in the form online.



Website

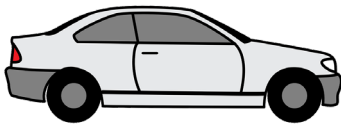
citibank.com.au/hardship/online/index.html?l=en_AU

The form will ask you questions about your **financial situation**.



Your financial situation means things like

- how much money you have
- how much money you get paid
- how many bills you have to pay
- what things you own
 - for example, a car.



You will need your mobile phone with you when you fill out the form.

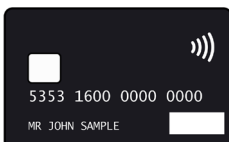


We will send a code to your phone so we know it is you filling out the form.



If you cannot fill in the form online you can print the form and fill it in.

You can send us the paper form in the post if you



- have a Credit Card



- have Ready Credit
- have a Personal Loan.



Send to

PO Box 3453
Sydney NSW 2000

You can also scan the form and email it to us.



Email dms.au@citi.com



If you only need help with one account

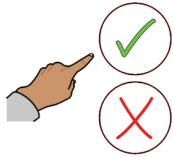
- call our Hardship team.



- do **not** send us the financial hardship form.

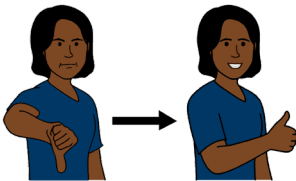
Call 1800 722 879

What happens after you send the hardship application form?



We will write to you within 21 days to say

- if we can help you or not



- how we can help you



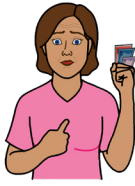
- if we need more information from you to decide how we can help you.

We might ask you for more information or documents about your financial situation.



For example, bank statements.

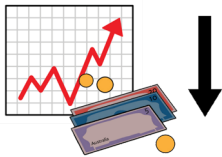
How we might be able to help you



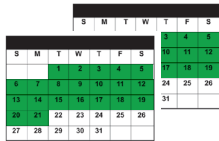
We can give you help when we know the type of money problem you have.

We might be able to

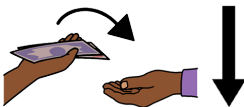
- ask you to pay less interest



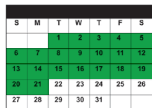
- ask you to pay less fees



- give you more time to pay back your loans



- say you can pay back less money for a set amount of time.



We will tell you how much time the help will last for.



What if you are not happy with our decision?



You can contact us to tell us what you are not happy with.



Email

aust.customeradvocacyunit@citi.com



If you are in Australia call

1300 308 935



If you are in another country call

+61 2 8225 0615

Or you can send us a letter in the post.



Citi Customer Relations Unit

GPO Box 204

Sydney NSW 2001

What if you need more financial help?

You can contact us if you need

- to tell us your financial situation has changed



or

- more help than we gave you.



Email

dms.au@citi.com



Call

1800 722 879

More information

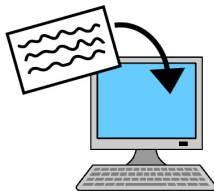


For more information contact us.



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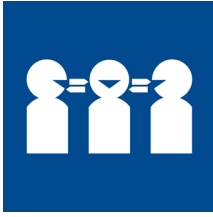
You can read the full information on
our website.



Website

citibank.com.au/hardship

If you need help with English



Our interpreters can help you with information on our products and services.

We understand that you might want to speak a language that is **not** English.



Our interpreters can speak many different languages.

You can call to get an interpreter to help you.



Call 13 24 84



If you need help to speak or listen

Use the National Relay Service to make a phone call.

You must sign up to the service first.



Website accesshub.gov.au/nrs-helpdesk



Call 1800 555 660

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