

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 or lender will penalise them, or they may feel embarrassed. You don't need to worry as the Customer Assist team is made up of people just like you – they understand the pressures and the worry that financial stress can cause and are here to help. It's important to be open and honest about your personal circumstances and financial situation so they 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 call the Customer Assist team on **1800 143 075** or you can visit the financial hardship page on the RAMS website; complete the online form and one of the team will be in contact with you shortly.
2. When you speak with the Customer Assist team, they will require you to answer some questions which will include information about your budget. This provides a picture of your financial status. This may take some time, so put aside the time for yourself and be prepared with all the information or documents you may need to answer these questions.
3. Once a review of your unique set of circumstances has been completed, you will be presented with 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](#).

What else can you do for you?

1. Get in touch with any other creditors and utility companies to make arrangements across all your commitments if required.
2. Check out the [RAMS Knowledge Centre](#) for tips, tools and resources to help you manage your finances.
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. Visit: moneysmart.gov.au
4. The Australian Banking Associations (ABA) [Doing It Tough website](#) provides information about financial hardship with tips to help you manage your money.

External Agencies and Support Services.

Way Forward: A free consumer debt solution not-for-profit organisation. Visit: wayforward.org.au	1300 045 502
The National Debt Helpline: A free not-for-profit service that offers independent financial counselling	1800 007 007
Small Business Debt Helpline: A free not-for profit service that helps small business owners and sole traders in financial difficulty	1800 413 828
Rural Financial Counselling Service: Provides free financial counselling to farmers, fishing enterprises, forestry growers and harvesters	1800 900 090
Beyond Blue: 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	1300 224 636