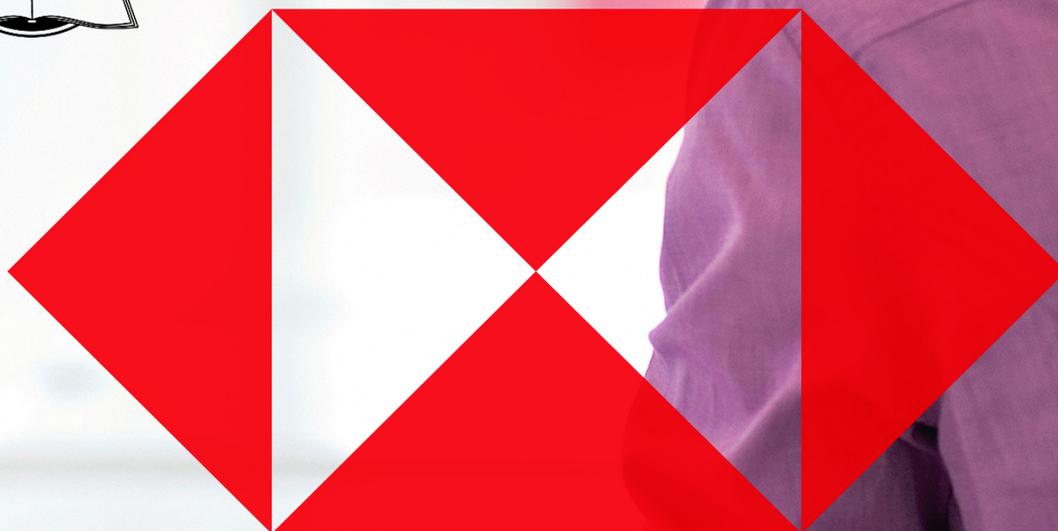


Are you having money problems?

We can help you

An Easy Read guide



HSBC

Opening up a world of opportunity

How to use this guide



HSBC Bank wrote this guide. When you see the word 'we', it means HSBC Bank.



We wrote this information in an easy to read way.

We use pictures to explain some ideas.

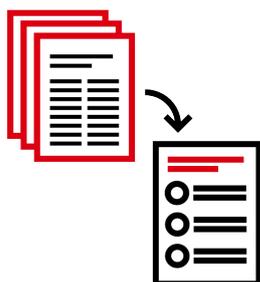
Bold

We wrote some important words in **bold**.

Not bold

This means the letters are thicker and darker.

We explain what these bold words mean.



This Easy Read guide is a summary of another document. This means it only includes the most important ideas.



You can find the other document on our website.

www.hsbc.com.au/help/money-worries



You can ask for help to read this guide.
A friend, family member or support person may be able to help you.

What's in this guide?

What is this guide about? 5

How we can help you 6

How to ask for support 8

What happens next 10

More support for you 12

What is this guide about?



It can be hard to ask for help with money problems.



But we are here to help you.

You might be having trouble:



◆ managing your money



◆ paying back the money you owe us – payments.



We will support you to get things back on track.

How we can help you



There are different ways that we can support you.



We will look at the problems you are having.



This will help us decide how we can help you.

We might be able to:



- ◆ work out a new plan for making payments



- ◆ stop your payments for a while.



We will stay in contact with you to see if things change.



You can ask someone else to talk to us about your problems.

For example, someone who helps you make decisions, like a:



◆ family member



◆ carer or support person.



We will need you to tell us it's okay for us to share your information with them.



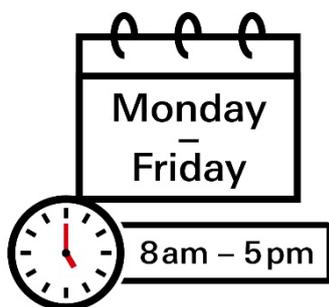
We might need you to sign a document that says this.

How to ask for support



You can call us.

1300 555 988



We are open:

- ◆ Monday to Friday
- ◆ 8 am – 5 pm NSW time.



You can visit us in person at your nearest HSBC branch.



You can visit our website.

www.hsbc.com.au/help/money-worries



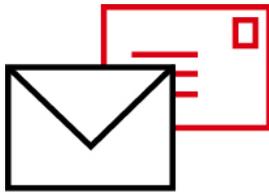
You can find your nearest HSBC branch on our website.

www.hsbc.com.au/branch-finder



You can send us an email.

customerassist@hsbc.com.au



You can write to us.

HSBC Bank
Collections Department
GPO Box 5302
Sydney NSW 2001



If you email or write to us, you need to include a **Statement of Financial Position**.

This document explains what money you have, and what money you owe to other people.



You can find this on our website.

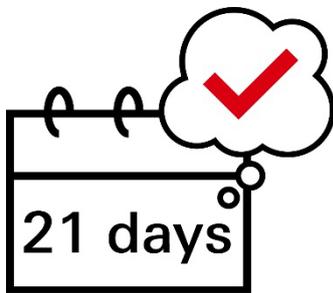
www.hsbc.com.au/content/dam/hsbc/au/docs/pdf/fin-position.pdf

What happens next

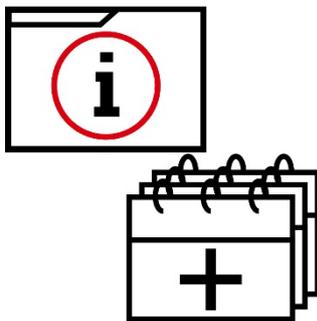


We will talk to you about your money problems.

We will do our best to understand your situation.



It may take us up to 21 days to decide how we can help you.



It might take longer if we need more information from you.



We won't ask you to make any payments while we make our decision.

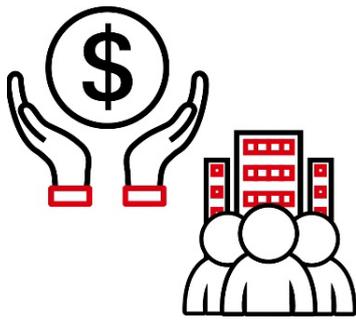


Sometimes, we may not be able to help you.



If this happens, we will give you information about other people you can ask for support.

More support for you



There are organisations that can support you to work through your money problems.



Way Forward Debt Solutions

www.wayforward.org.au



Moneysmart

www.moneysmart.gov.au



A **financial counsellor** can also help you manage your money.



A financial counsellor is someone who can help you:

- ◆ work out what your money problems are
- ◆ plan how to manage your money.



There are free financial counselling services across Australia.

The National Debt Helpline can help you find a counsellor near you.



You can call them.

1800 007 007



You can visit their website.

www.ndh.org.au



You can get more information about financial support from the Australian Banking Association.

You can visit their website.

www.ausbanking.org.au/assistance



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