



Lender/Bank	Customer Service Phone Number	Assistance Package in Place	Notes
AMP	13 30 30 / 1300 130 191	<p>Repayment holiday details</p> <ul style="list-style-type: none"> A pause in home loan repayments for three months, with the option to extend for a further three months, for clients who are experiencing ongoing financial challenges as a result of COVID-19 (aka Coronavirus) All home loan clients affected by COVID-19 are eligible – this includes all variable and fixed loan types, including owner occupiers and investors on both principal and interest or interest only repayment schedules and SMSF loans. Clients who are 30+ days in arrears, or have existing hardship arrangements in place are not eligible for the repayment holiday offer, however can seek help through our normal hardship support. During the repayment holiday, unpaid interest will be capitalised which means it will be added to the loan balance and when repayments start again they will be higher for the remainder of the loan term. 	<p>For more information visit https://www.amp.com.au/home-loans/financial-hardship https://www.amp.com.au/support/COVID-19</p>
ANZ	1800 252 845	<p>Small & Medium Businesses:</p> <ul style="list-style-type: none"> Decrease variable interest small business loan rates in Australia by 0.25%pa, effective from 27 March 2020, resulting in a 0.50%pa1 reduction since last week. All impacted customers can request a six-month payment deferral on loan repayments for term loans, with interest capitalised2. Making available temporary increases in overdraft facilities for 12 months. A reduction by 0.80%pa to a new two and three-year fixed rate of 2.59%pa for secured small business loans up to \$1 million3, effective 3 April 2020. 	<p>For more information visit https://www.anz.com.au/about-us/sustainability/financial-hardship/ https://www.anz.com.au/promo/covid-19/</p>
Auswide Bank	1300 077 969	<p>Business Customers Auswide Bank will support the bank's business customers with a 1.00% (100 basis points) decrease on variable and fixed loan interest rates effective 27 March 2020. The new variable rates apply to new and existing loans and the fixed rates are available for new loans and for existing customer fix requests. We will also freeze monthly account fees on our business loan products for 6 months from March 2020.</p> <p>Home Loan Customers Fixed home loan interest rates have also been decreased by up to 0.70% (70 basis points) and are available on new loans and for existing customer fix requests effective Friday 27 March 2020.</p> <p>Auswide Bank's RBA Rate Tracker home loan and Low Rate Visa credit card interest rates have also been cut by 0.25% (25 basis points), which sees a new credit card interest rate of 8.20% for both purchases and cash advances. Our new full Owner Occupied and Investment Home Loan Interest Rate schedule will be available here on the Broker Website from Friday 27 March 2020.</p> <p>Banking Customers Several interest rates on Term Deposits have been increased with a new rate of 1.75% now available for deposits of 12 months with interest paid on maturity. Auswide Bank will also hold interest rates steady on savings and pension accounts stating the decision supported deposit customers such as pensioners and retirees who were most vulnerable at this time.</p> <p>COVID-19 Customer Support Package To assist customers directly impacted by COVID-19, a support package has been made available to them. Under the package, Auswide Bank's home, personal and business loan customers who have lost their employment, experienced a loss in income or whose business has been financially impacted will have options such as deferring loan repayments, converting to interest only payments or reducing monthly loan repayments for up to 6 months. Customers with Term Deposits requiring early access to their funds may also be eligible to do so without incurring penalties.</p>	<p>For more information visit https://www.auswidebank.com.au/campaign/important-information/</p>
Bank of Queensland	1800 079 866	<ul style="list-style-type: none"> Request for Financial Assistance Form <p>Personal Applicants: https://www.boq.com.au/content/dam/boq/files/help-and-support/financial-hardship/cfa-financial-hardship-assistance.pdf</p> <p>Business Applicants: https://www.boq.com.au/content/dam/boq/files/help-and-support/financial-hardship/blfa-financial-hardship-assistance.pdf</p> <p>Email the form to: CustomerAssistanceTeam@boq.com.au Post: Customer Assistance Team, GPO Box 898, Brisbane QLD 4000 Fax: 07 3067 9350</p>	<p>For more information visit https://www.boq.com.au/important-information/Financial-hardship</p>
Bank SA	1800 679 461	<p>Support for home loan customers</p> <ul style="list-style-type: none"> Reduced Fixed Home Loan Rates: A 2.29% p.a. fixed rate home loan for one, two and three years for owner occupied customers on principal and interest repayments with Advantage Package, effective Friday 27 March 2020. Repayment relief for home loan customers: BankSA customers who have lost their job or suffered loss of income as a result of COVID-19 should contact us for three months deferral on their home loan mortgage repayments with extension for a further three months available after review. Apply for assistance here: https://www.banksa.com.au/contact-us/financial-hardship/apply-for-assistance \$1 Billion in home lending commitment: BankSA pledges to play its part to keep the property market and economy moving by supporting more South Australians with their home ownership needs. <p>Support for deposit and transaction account customers</p> <ul style="list-style-type: none"> Effective Friday 27 March 2020 - Term Deposit special offer of 1.7% p.a. interest for 12 months for all South Australians with interest paid monthly to provide customers a higher return on their savings (up to \$500,000 per customer). For South Australians aged 65 years and over the rate will be 2% p.a. for eight months (up to \$500,000 per customer). <p>Support for small businesses</p> <ul style="list-style-type: none"> Effective Monday 23 March 2020 - 400 basis point reduction on unsecured lending term loan for new and existing customers. Effective Monday 6 April 2020 - 200 basis point reduction on overdrafts for new and existing customers. Effective Monday 6 April 2020 - 100 basis points interest rate reduction for small business cash-based loans. Repayment relief for small business customers: BankSA small business customers who need help to manage their cash flow can defer principal and interest repayments of business term loans for six months. Find out more and how to apply here: https://www.banksa.com.au/business/small-business-relief Merchant terminal rental fee waivers for up to three months. Helping small and medium businesses take advantage of the increased instant asset write-off and accelerated depreciation provisions in the Federal Government stimulus package with no establishment fees for equipment finance loans until the end of June 	<p>For more information visit https://www.banksa.com.au/contact-us/financial-hardship</p>
Bankwest	1300 769 173	<p>Hardship assistance form: https://www.bankwest.com.au/content/dam/bankwest/documents/personal/application-for-hardship-assistance.pdf If you want a third party representative: https://www.bankwest.com.au/content/dam/bankwest/documents/personal/third-party-request.pdf</p> <p>Email: customer.assist@bankwest.com.au Fax: 1300 552 839 Post: Customer Assist, Post Office Box E237, Perth, WA, 6841</p> <p>Home Loan Deferrals: You may defer your home loan repayments for six months. Contact 1300 134 107 to apply for a deferral.</p>	<p>For more information visit https://www.bankwest.com.au/personal/guides/financial-hardship-assistance?rediruri=/personal/learn/financial-hardship-assistance https://www.bankwest.com.au/help/coronavirus-support</p>

COVID-19 LENDER FINANCIAL HARDSHIP INFO



Bendigo & Adelaide Bank	1300 652 146 / 1300 650 259	<p>Assistance package details The following financial assistance package has been announced for all affected Bendigo and Adelaide Bank customers nationwide, and includes:</p> <ul style="list-style-type: none"> • Home Loan and Business Loan customers can apply for relief on loans for up to three months • Waiver of fees for the restructuring or consolidation of loans • Discounted interest rates on new personal loans taken out by existing Bendigo Bank customers • Waiver of interest rate reduction for early withdrawals on term deposits prior to maturity • Deferral of payments and extensions for Equipment Finance on a case by case basis 	<p>For more information visit: https://www.bendigobank.com.au/help#tab-383478 Bendigo Bank Customers call 1300 652 146 Adelaide Bank Customers call 1300 650 259</p>
Bluestone			<p>For more information visit: https://bluestone.com.au/borrower/covid-19/</p>
Citibank	1800 722 879		<p>For more information visit: https://www1.citibank.com.au/COVID-19-Update https://www1.citibank.com.au/help-and-support/financial-hardship</p>
Commonwealth Bank	1300 720 814		<p>For more information visit: https://www.commbank.com.au/latest/coronavirus.html https://www.commbank.com.au/support/financial-difficulty.html</p>
Connective Advance by Thinktank	1300 781 043		<p>General enquiries email: info@thinktank.net.au</p>
Connective Essentials by Advantagedge	1300 543 558	<p>Offering customers a repayment pause</p> <ul style="list-style-type: none"> • Customers will be able to apply for a repayment pause via an online form that will be available within the next 48 hours. Please check in regularly to this site for the new form and for further updates on our COVID-19 support package. • To find out if a repayment pause is the right option for you, customers can contact the Customer Support Team on 1300 155 426 from Monday to Friday, 8:00AM to 6:00PM (AEDT) or email Advantagedge.customersupport@advantagedge.com.au. 	<p>For more information visit: https://www.advantagedge.com.au/covid-19-customer-support</p>
Connective Select by Bendigo & Adelaide	1300 738 336		
Connective Solutions by Pepper	1800 356 246		
CHL Smart Options	1300 368 908		
Firstmac	13 12 20	<p>In response to the COVID-19 crisis, we have assigned additional local staff to our Hardship Team so we can speak to each customer personally and work through a solution to their individual circumstances.</p> <p>If your customer is experiencing hardship, please have them call us directly on 13 12 20 and one of our Hardship Consultants will help them with consideration and empathy.</p>	
Gateway Bank	1300 302 474	<p>The type of assistance we can offer will depend on individual circumstances, and may include:</p> <ul style="list-style-type: none"> • Deferring repayments of up to three months on loans • Waiving fees and charges associated with early redemptions on term deposits <p>For repayment assistance: Call 1300 728 995 (Monday to Friday, 8.30am - 5pm)</p>	<p>For more information visit: https://www.gatewaybank.com.au/Coronavirus</p>
Heritage Bank	13 14 22	<p>The relief package for COVID-19 pandemic impacted members includes:</p> <ul style="list-style-type: none"> • Deferral of scheduled home loan repayments for up to 6 months • Deferral of business banking loan repayments for up to 6 months • Deferral of personal loan or credit card loan repayments for up to 3 months, or an option to move to "interest only" repayments for 3 months • Requests from business banking customers for additional working capital and loan restructures to be considered by our Business Banking team • Hardship provisions to help impacted customers through their situation. • Waiving fees associated with restructuring of loans, as needed • Waiving or refunding arrears, default and dishonour fees for impacted customers for the next six months. • Early redemption on Term Deposits and Farm Deposit Management accounts for customers impacted by the pandemic, without fees or penalties. 	<p>For more information visit: https://www.heritage.com.au/about/news/2020/-/link.aspx?_id=F1AEFB4A68AF4601BE331A2188BBC949&_z=z</p>
ING	1300 349 166	<p>FAQ for customers who may be impacted by COVID-19: https://www.ing.com.au/help-and-support/coronavirus-covid-19.html To apply for financial assistance: https://www.ing.com.au/pdf/Statement_of_Financial_Position.pdf</p>	<p>For more information visit: https://www.ing.com.au/help-and-support/tips-hints-guides/financial-hardship.html</p>
La Trobe Financial	138 010 / 1800 620 639	<p>Impacted small business customers, such as tourism operators, growers and exporters of fresh produce as well as businesses reliant on imports, are invited to contact La Trobe Financial to apply for financial hardship assistance.</p> <p>The type of assistance offered will depend on individual circumstances, but can include:</p> <ul style="list-style-type: none"> • A deferral of scheduled loan repayments • Waiving fees and charges • Temporary interest only periods to assist with cashflow, and • Debt consolidation to help make repayments more manageable. 	
Liberty	13 11 33	<p>The best way to discuss your individual circumstances is by calling us on 13 11 33 or emailing help@liberty.com.au. You can also direct message us via our Facebook page.</p> <p>All Macquarie business and personal banking clients who are experiencing financial difficulty can immediately defer their loan repayments for six months. This applies to all business loan, overdraft, home loan, car loan and credit card clients.</p>	<p>For more information visit: https://www.liberty.com.au/about-us/covid-19-update</p>
Macquarie Bank	1300 363 330	<p>If you've been impacted by COVID-19, you can request a payment pause on your Macquarie product(s). To make a request, please complete this form: https://www.macquarie.com/au/personal/forms/financial-hardship</p>	<p>For more information visit: https://www.macquarie.com/au/personal/coronavirus</p>
ME Bank	1300 500 520 / 13 15 63	<p>23rd March 2020 Package Includes:</p> <ul style="list-style-type: none"> • A range of market leading fixed rate home loan products including 1-, 2- and 3-year terms, starting as low as 2.19% for 2 years. • Increasing 6- and 12-month term deposit rates to 1.80%, among the highest in market. • The option to pause home loan repayments for up to six months, with a review at three months. • Online savers who qualified for bonus interest in any of the last three months (Dec – Feb) will automatically receive bonus interest (currently 1.80%) for each of the next three months (Mar – May). 	<p>For more information visit: https://www.mebank.com.au/support/financial-hardship/</p>

Metro Finance	1300 362 627	<p>Existing Customer: Metro is introducing a streamlined process to assist affected customers, including up to 3 months' payment deferral which can be further reviewed and extended if required.</p> <p>New Customers: In order to assist small business Australia, Metro will be lowering its rates by 0.40% from 24th March.</p>	<p>When calling 1300 362 627 (select option 2 and then 4). Customers have a call-back option to avoid waiting on hold.</p>
MyState	13 80 01	<p>COVID-19 Banking Support Information to support Home Owners: https://www.nab.com.au/personal/customer-support/covid19-help/home-owners-support Information to support Business: https://www.nab.com.au/personal/customer-support/covid19-help/business-support</p>	<p>For more information visit: https://www.nab.com.au/personal/customer-support/covid19-help?own_cid=shortURL:coronavirus https://www.nab.com.au/personal/help-and-guidance/financial-hardship</p>
Pepper Money	1800 356 383		<p>For more information visit: https://www.pepper.com.au/lending/help-centre/customer-service/financial-hardship-assistance</p>
Resimac	1300 793 741		<p>For more information visit: https://www.resimac.com.au/coronavirus-support</p>
Rural Bank	1800 660 115	<p>Effective Friday, 27th March Retail Customers: 1. Fixed Home Loans under the Advantage Package - 1 year owner occupier Principal & Interest fixed rate^ home loan decreasing by 0.65% p.a. to 2.29% p.a. (comparison rate** 3.58% p.a.) - 2 year owner occupier Principal & Interest fixed rate^ home loan decreasing by 0.65% p.a. to 2.29% p.a. (comparison rate** 3.50% p.a.) - 3 year owner occupier Principal & Interest fixed rate^ home loan decreasing by 0.65% p.a. to 2.29% p.a. (comparison rate** 3.43% p.a.) 2. Customers who have lost their job or suffered loss of income as a result of COVID-19 can contact us for three months deferral on their home loan mortgage repayments, with extension for a further three months available after review. 3. Term Deposit special offer of 1.7% p.a. interest for 12 months for all Australians (up to \$500,000 per customer). For Australians aged 65 years and over the rate will be 2% p.a. for eight months (up to \$500,000 per customer). Customers can choose to have interest paid monthly to provide them with regular income. 4. We have also introduced a nationwide plan to help elderly customers access telephone and internet banking, including a specialist call centre available to help people register for and use telephone and online banking. Business Customers: 1. We have made a 200 basis point reduction on overdrafts for new and existing customers. 2. We have made a 100 basis point interest rate reduction for small business cash-based loans. 3. Small business customers with business balances less than \$3m¹ experiencing cash flow issues as a result of COVID-19 can defer Principal & Interest repayments of business term loans and Equipment finance for six months. 4. We also have merchant terminal rental fee waivers for up to three months. In addition, we are helping small and medium businesses take advantage of the increased instant asset write-off and accelerated depreciation provisions in the Federal Government stimulus package with no establishment fees for equipment finance loans until the end of June 2020.</p>	<ul style="list-style-type: none"> • Customer to defer Home Loan Repayments - Fill up this form: https://www.stgeorge.com.au/contact-us/financial-hardship/apply-for-assistance • Consumer Customers can also request assistance - They will receive a phone call after they fill up this form: https://efoms.stgeorge.com.au/olmfu/eform/sassist/#welcome/applyNow • Business Customers can ask help here: https://www.stgeorge.com.au/business/small-business-relief • For more details visit: https://www.stgeorge.com.au/about/sustainability-and-community/disaster-relief/covid-19?pid=iac:br:COVID_2003::hpg_a
Suncorp Bank	1800 225 223	<p>For personal customers: • Offering 1.70% on term deposits between six to 12 months. These fixed rates will give our customers certainty of returns during these challenging times. • Dropping fixed rate home loans to 2.29% on two year fixed and 2.49% on three-year fixed to support existing customers who want certainty. These competitive rates follow the introduction of our market-leading 2.69% five-year fixed rate that came into effect on 20 March 2020. • Earlier this month Suncorp also announced we are removing all account keeping fees for personal deposit customers forever.</p> <p>For small business customers: • Reducing the interest rate for existing Business Essentials variable loans (fully secured) to a maximum rate of 3.69% p.a. for residentially secured lending and a maximum rate of 3.99% p.a. for commercially secured lending. This move saves our small business customers an average of \$1,300 p.a.. • Removing all business account transaction and online international transfer fees on our business deposit accounts from 3 April 2020. This follows Suncorp's move earlier this month to remove all account keeping fees for business deposit accounts. • Lowering the Small Business Overdraft and Small Business Line of Credit interest rates by 0.30% p.a.. • Reducing the Business Essential base variable rate for new lending to small businesses by 0.30% p.a. and reducing fixed rates for the following terms (0.30% higher for commercially secured lending): 3.29% p.a. for one and two years; 2.99% p.a. for three years; 3.59% p.a. for four years; and 3.69% p.a. for five-years. • Offering a six-month deferral of principal and interest repayments for small businesses affected by COVID-19.</p>	<p>For more information visit: https://www.suncorp.com.au/banking/covid19-information.html</p>
Teachers Mutual Bank	1800 862 265	<p>For Home Loans • If you have a variable rate home loan you may be able to reduce the amount of your minimum monthly repayment and retain the same loan term. • If you have been paying more than your minimum monthly repayments, you may have funds available to redraw. You can use those funds to make the minimum monthly repayments. • If you have funds available in your offset account, you can use those funds to make the minimum monthly repayments.</p> <p>For Personal Loans • If you have been paying more than your minimum monthly repayments, you may have funds available to redraw. You can use those funds to make the minimum monthly repayments.</p> <p>For Credit Cards • If you have credit available on your credit card, you may wish to reduce or cancel your credit card limit to avoid overcommitting yourself. • If you wish to reduce or clear your credit card debt, you may wish to establish a regular repayment plan.</p>	<p>For more information visit: https://www.tmbank.com.au/coronavirus/asistance_package</p>
Virgin Money	1800 701 997		

- To support the cashflow needs of our small business customers, overdrafts will be reduced by 200 basis points for new and existing customers, effective Monday 6 April 2020.
- 100 basis point reduction to variable interest rates on small business cash-based loans, effective Monday 6 April 2020.
- A 2.29% p.a. fixed rate home loan for one, two and three years for owner occupied customers on principal and interest repayments with a Premier Advantage Package, effective Friday 27 March.
- Special 12-month term deposit of 1.7% p.a. to provide customers a higher return on their savings, an increase of 70 basis points (up to \$500,000 per customer). For Australians aged 65 years and over the rate will be 2% p.a. for eight months (up to \$500,000 per customer). Effective Friday 27 March 2020.

Westpac 1800 067 497

Support for Business Customers:

- 200 basis point reduction on overdrafts for new and existing customers.
- 100 basis point interest rate reduction for small business cash-based loans.
- Small business customers having cash flow issues can defer principal and interest repayments of business term loans for six months: - For further details on Westpac's Small Business Relief Support and on 'How to APPLY' visit <https://www.westpac.com.au/business-banking/small-business-relief/>
- Merchant terminal rental fee waivers for up to three months.
- Helping small and medium businesses take advantage of the increased instant asset write-off and accelerated depreciation provisions in the Federal Government stimulus package with no establishment fees for equipment finance loans until the end of June 2020.

Support for Consumers:

- New 2.29% p.a. Fixed Home Loan rate on one, two- and three-year terms for owner occupied customers on principal and interest repayments with a Premier Advantage Package, effective Friday 27 March.
- Westpac customers who have lost their job or suffered loss of income as a result of COVID-19 should contact us for three months deferral on their home loan mortgage repayments, with extension for a further three months available after review. Apply here: <https://www.westpac.com.au/about-westpac/sustainability/initiatives-for-you/customers-financial-hardship/apply-for-assistance/>
- Term Deposit special offer of 1.7% p.a. interest for 12 months for all Australians (up to \$500,000 per customer). Available online and in-branch. For Australians aged 65 years and over the rate will be 2% p.a. for eight months (up to \$500,000 per customer). Customers can choose to have interest paid monthly to provide them with regular income.
- Nationwide plan to help elderly customers access telephone and internet banking: specialist call centre available to help people register for and use telephone and online banking.

Support for Accredited Commercial Brokers:

- Westpac will continue to pay trail commission on eligible business loans where a broker introduced customer elects to defer principal and interest repayments for six months. All other terms and conditions in your broker agreement with Westpac continue to apply.

For more information visit:
<https://www.westpac.com.au/about-westpac/sustainability/initiatives-for-you/customers-financial-hardship/>

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National Debt Hotline 1800 007 007