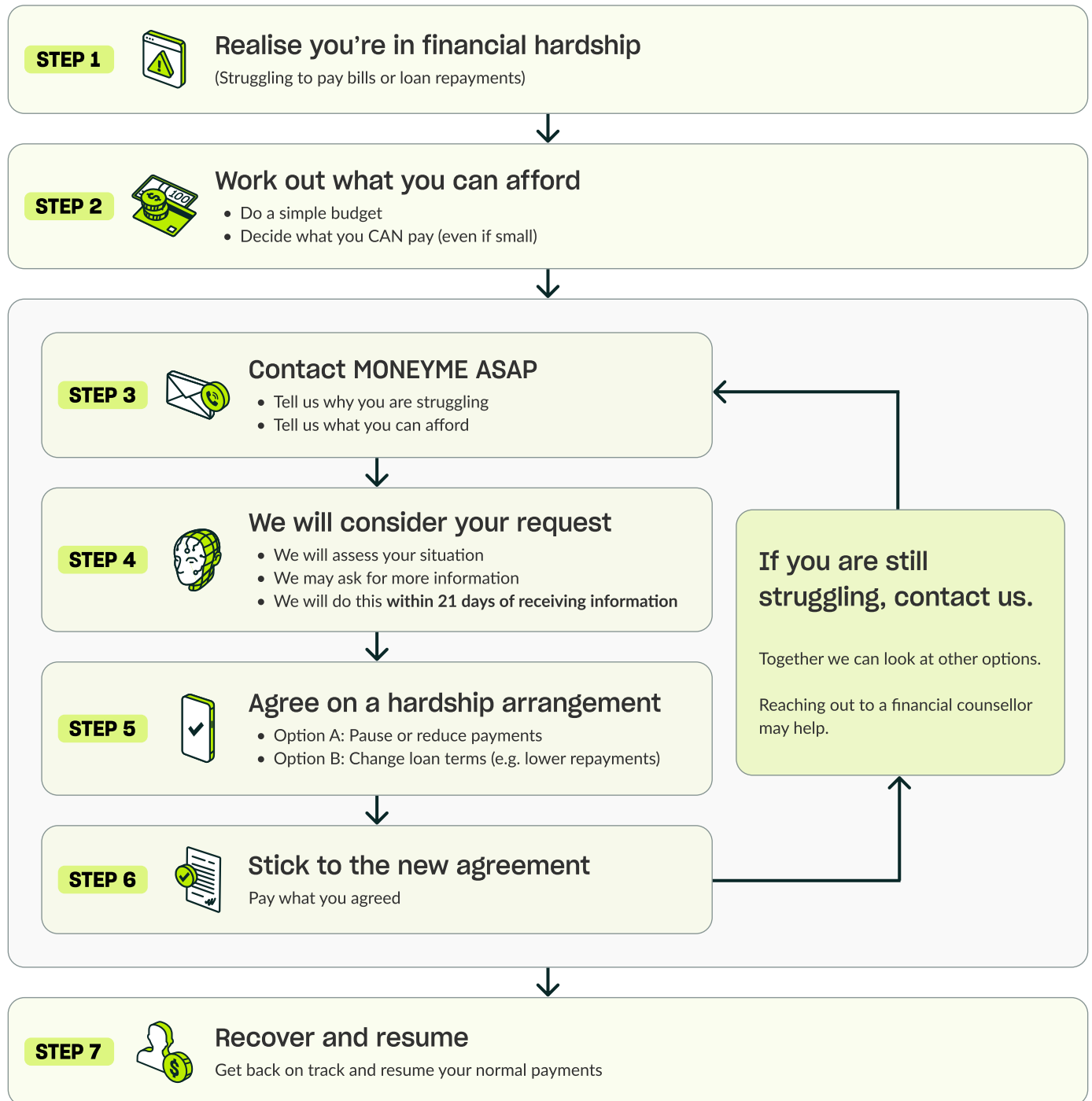


Steps to get back on track:



Key consumer tips (important callouts)

- ✔ **Act early** - The sooner you ask for help, the more options you have
- ✔ **You have legal rights** - You have the right to request hardship assistance under credit law. Your lender **must consider your request and respond**
- ✔ **Be honest about what you can afford** - Only agree to repayments you can realistically manage
- ✔ **Protection on your credit file** - A hardship arrangement is **not the same as a default** and doesn't directly damage your score
- ✔ **Free help is available** - National Debt Helpline **1800 007 007** (free financial counsellors), Credit Smart www.creditsmart.org, contact us at hello@moneyme.com.au or **1300 669 059**.