

Experiencing Financial Difficulty?



We're here
to help

Supporting you through the tough times

If you ever feel that your finances are out of control, you are having difficulties making repayments or that you simply cannot see a way through your current situation, then you can rest assured, that at HSBC, we are committed to try and help.

We understand that we can all go through difficult times, and that's when you need someone on your side to give you the support you need. That could mean speaking to you to work out a new repayment plan, prioritising certain repayments or even simply having a break from repayments. Whatever your own personal circumstance, we have a dedicated Customer Assist Team to work with you to get things back on track.

How we can help

- Assess your personal situation
- Look at your repayment obligations
- Assess what assistance we can give
- Stay in touch with regards to your personal situation

We understand that you may prefer to have a third party representative deal with HSBC on your behalf. Should this be the case, we may require written authority to discuss your personal and account information with the third party. In this event, please contact us.

What happens next

Once we have received your request, our dedicated Customer Assist Team will contact you to discuss your situation. We will then aim to provide you with an outcome within 21 days of receiving your request. Sometimes, it may take longer because we may require more information from you.

Whatever happens you can rest assured that we give proper consideration to every request. And no matter the value of your loan or reason for your financial difficulty all collections activity will be put on hold whilst we give your personal situation the attention it requires.

In the event that we are unable to assist you, we will provide you with information about what other options are available, such as free financial counselling services.





HSBC

Opening up a world of opportunity

How to apply for assistance

HSBC has a number of ways you can discuss and apply for Financial Hardship assistance:

 **Call the Customer Assist Team** on 1300 555 988 between 8:00 a.m. to 5:00 p.m. Monday to Friday (AEST).

 **Visit any HSBC branch** and speak to any of our staff, who will help you get in touch with our dedicated Customer Assist Team.

 **Submit a Hardship application** and Statement of Financial Position, go to: [hsbc.com.au/financial-difficulty](https://www.hsbc.com.au/financial-difficulty)

 **Email:** customerassist@hsbc.com.au

 **Write to us** at the address below and submit a Statement of Financial Position.

Post:
HSBC Bank
Collections Department
GPO Box 5302
Sydney NSW 2001

If you are a Small Business customer, please contact your Relationship Manager.



Further support

For further information about financial hardship and money management, visit:

- [ausbanking.org.au](https://www.ausbanking.org.au)
- [doingittough.info](https://www.doingittough.info)
- [financialcounsellingaustralia.org.au](https://www.financialcounsellingaustralia.org.au)
- [moneysmart.gov.au](https://www.moneysmart.gov.au)

If you have a mortgage, you will be eligible to apply for additional short term assistance under the government mortgage assistance scheme. For further information on this, visit [housing.nsw.gov.au](https://www.housing.nsw.gov.au)

Finally, you may wish to speak with an accredited financial counsellor. Throughout Australia there are many free financial counselling services.

For assistance call 1800 007 007.

When you need someone to turn to

Call the HSBC Customer Assist Team on 1300 555 988

Visit any HSBC branch

Go to [hsbc.com.au/financial-difficulty](https://www.hsbc.com.au/financial-difficulty)

Email customerassist@hsbc.com.au