

# Financial Assistance Guide



## We're here to help

Life doesn't always go to plan and sometimes this means you may experience difficulties meeting your financial repayments. We're here to help when unexpected circumstances occur that impact on your finances. If you are experiencing difficulties meeting your financial obligations please contact us on **1300 228 228** to discuss your individual circumstances.

## What are the types of financial assistance available?

The type of assistance offered will be dependent on your individual circumstances and the type of financial difficulty you are experiencing.

Our team will assess your individual situation against our policy and review what options are available to assist you. Where a financial hardship agreement is entered into, we may do things such as reduce or postpone your repayments and waive certain fees.

## Will financial assistance affect my credit rating?

We are required to report any financial hardship arrangement as part of your financial hardship information to Credit Reporting Bodies (CRBs). This is done in accordance with our Privacy Policy and to improve the accuracy, consistency, and reliability of your repayment history information. Financial hardship information cannot be used to calculate your credit rating and your credit rating will not be impacted by any hardship agreement.

Visit [creditsmart.org.au/financial-hardship/changes-to-credit-reporting-from-july-2022](https://creditsmart.org.au/financial-hardship/changes-to-credit-reporting-from-july-2022) to find out more about financial hardship arrangements.

## How do I apply?

To enable us to consider your individual financial situation and assess what options are appropriate for you, please complete the form online by visiting [bcu.com.au/help-support/financial-hardship/financial-hardship-form](https://bcu.com.au/help-support/financial-hardship/financial-hardship-form).

Alternatively, you can call us on **1300 228 228**, or visit your local bcu branch to receive a copy of the financial hardship assistance application form.

Once completed you can return the form by:

**Email:** [credit.control@bcu.com.au](mailto:credit.control@bcu.com.au)

Or

**Mail:** Attn: Financial Hardship Assistance, Credit Management, bcu  
PO Box 1563  
Coffs Harbour, NSW 2450

Once we have received your application our team will assess what options are available for you.

## Further Information

We're here to help; however, you may also wish to seek independent financial counselling and assistance. The below two organisations may be able to supply you with free financial counselling services.

- [fcan.org.au](https://fcan.org.au) for links to financial counsellors within NSW or call them on **1300 914 408**
- Visit [moneysmart.gov.au/budgeting](https://moneysmart.gov.au/budgeting), an online resource provided by ASIC