



Advantage Financial Hardship Guide

About us.

We, Advantage Financial Services and UBank, review hardship assistance for your lender of your UBank UHomeLoan. Your lender is AFSH Nominees Pty Ltd.

Financial hardship process.

We understand that there are times when you might face temporary periods of financial hardship.

This may arise where:

- You've lost your job, or there is a material reduction in your income;
- There's been an unexpected illness or medical expense;
- You experience a relationship breakdown;
- You experience a natural disaster; or
- You think you might be unable to make your repayments in the future due to some event.

If there's a reason why you feel like you might not be able to make your regular repayments, we might be able to help by agreeing to vary your loan contract. The sooner you contact us, the easier it will be for us to assist you.

What can we do?

The type of assistance we can give will depend on your circumstances. We might be able to:

- Extend the term of your contract and reduce repayments;
- Extend the term of your contract and delay repayments for a set time; or
- Delay repayments for a set time without extending the term of your contract.

Alternatively, you can request that we negotiate with you to postpone any further action that we might take against you if we have served you a default notice.

What do you need to do?

We have a dedicated team who are trained to work with you while you get back on your feet.

Contact our Advantage Customer Support Team on 1300 155 426 from 8am to 6pm, Monday to Friday, to discuss your situation if you're experiencing financial hardship as soon as possible.

Important information.

There is no guarantee that we will agree to change your contract or postpone any further action.

After we receive your application, along with any other information we need to assess your situation, we'll give you a written notice within 21 calendar days letting you know whether or not we agree to the change.

- If we agree, you'll receive a written notice detailing the agreement within 30 days.
- If we refuse, we'll provide you with reasons. You have the right to have the decision reviewed.

Still not satisfied?

If we refuse your hardship application and you feel that our decision needs to be reviewed, you can take the matter, free of charge, to our External Dispute Resolution Scheme. Their details are below:

Credit Ombudsman Service Limited

Freecall: 1800 138 422

Fax: (02) 9273 8440

Email: info@creditombudsman.com.au

Website: www.cosl.com.au

Mail: The Ombudsman

COSL

P.O. Box A252

Sydney South NSW. 1235

Advantedge Financial Services Pty Ltd ABN 36 130 012 930 Australian Credit Licence 391202 and UBank, a division of National Australia Bank Pty Ltd ABN 12 004 044 937 AFSL and Australian Credit Licence 230686.