



Advantedge Financial Hardship Guide

About us.

We, Advantedge Financial Services consider hardship assistance for the lender of your UBank UHomeLoan. Your lender is AFSH Nominees Pty Ltd.

Financial hardship process.

We understand that sometimes 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;
- You have 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 cannot 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 may give you 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 the Advantedge Customer Support Team on 1300 155 426 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 may need to assess your situation, we'll give you a written notice within 21 calendar days stating 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 do think our decision needs to be reviewed, you may take the matter free of charge to our External Dispute Resolution Scheme of which we are a member. Their details are as follows:

Australian Financial Complaints Authority (AFCA)

- Website: www.afca.org.au
- Email: info@afca.org.au
- Telephone: 1800 931 678 (free call)
- In writing to:
 - Australian Financial Complaints Authority
 - GPO Box 3
 - Melbourne VIC 3001

AFCA is an external dispute resolution (EDR) scheme to deal with complaints from consumers about financial firms. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Advantagedge Financial Services Pty Ltd (Advantagedge) ACN 130 012 930 Australian Credit Licence 391202. Advantagedge distributes and manages loans funded by AFSH Nominees Pty Ltd ACN 143 937 437 Australian Credit Licence 391192 under the Advantagedge Residential Loan Programme. Each entity is a member of the National Australia Bank Group. National Australia Bank Limited does not guarantee the obligations of its subsidiaries. UBank, a division of National Australia Bank Pty Ltd ABN 12 004 044 937 AFSL and Australian Credit Licence 230686. UBK UHL 0177 1118.