

# Financial Assistance Guide

## We are here to help

Life doesn't always go to plan and sometimes this means you may be experiencing difficulties meeting your repayments. We understand and are here to help. Please contact us on 1300 591 276 to see how we can support you.

## What are the types of financial assistance available?

The type of assistance offered will depend on your circumstances and how we can best help you.

There are many options we can work through to best support you, such as offering more time, reducing repayments, postponing repayments or waiving certain fees.

## Will financial assistance affect my credit rating?

If you choose to take up a financial hardship arrangement, we are required to share this information with credit reporting bodies. 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](https://creditsmart.org.au) to understand how financial hardship could impact your credit report.

## What's my next step?

We are here to help whatever your financial situation. You can reach out to chat through your individual circumstances, or if you'd like to apply for assistance you can do so online or by requesting a copy of the application form:

### Apply online

Our online application is easy to complete online. Please visit [pnbank.com.au/financial-hardship](https://pnbank.com.au/financial-hardship) for more information.

### Apply in branch or by phone

You can call us on 1300 591 276 to request a copy of the application form be mailed to you, or you can pick up a copy at any of our branches. Once you have completed the form, you can send it to us via email to [financial-hardship@pnbank.com.au](mailto:financial-hardship@pnbank.com.au) or post it back to us:

- Attn: Financial Harship Assistance, Credit Management P&N Bank  
PO Box 8609  
PERTH BC WA 6849

Once we have received your application, our team will assess your application and contact you.

## Further information

If you would like more information on the support we provide, please visit our Frequently Asked Questions (FAQ) page on our website:

- [pnbank.com.au/faqs](https://pnbank.com.au/faqs)

Need further assistance? There are independent financial services you can seek assistance from, including financial counselling. These services are free of charge:

- Financial Counsellors Association of Western Australia ([fcwa.org](https://fcwa.org))
- National Debt Hotline ([ndh.org.au](https://ndh.org.au))