

Are you anxious about paying your bills or repayments?

We want our customers to feel confident that they can pay their bills because good business is making sure you're in business and in your home. We help thousands of Australians doing it tough every year so if you're concerned about how the interest rate rises might impact you or how cost of living pressures might hurt your hip pocket, we're here to help.

No idea where to start?



No worries. Below we explain our cost-of-living support services, tools, and resources that customers are using for times just like this.

1

Confront your own financial situation.

We know this can be overwhelming at first, but knowledge is power. Just getting your situation clear on paper can help to relieve any anxiety you may feel and put you in a better position to take action.

- Record your own budget, bills, income, and debt using the **Budget Planner** by searching on the Bank of Melbourne home page. It may take a little detective work to find all the information you need, but make an appointment with yourself to do this, and stick with it, because this step is really important.
- Having trouble with this step? Step 2 outlines resources that are aimed to improve your general knowledge. Doing a little homework first may make budgeting a little easier.

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Improve your general financial fitness skills.

Training yourself to get the most out of your money is a key skill, and not one we are born with. Access some of these great resources:

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Explore
Master Your
Money

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- Take a look at Bank of Melbourne’s Recovery Hub for financial resources and tools aimed at helping you recover and get back on track.

URL: <https://www.bankofmelbourne.com.au/help/support/recovery>

- The **Money Smart** website offered by the Australian Securities & Investment Commission (ASIC) provides links and resources for general financial wellbeing. If you think you might want to seek some independent advice, this site can help point you in the right direction.

URL: [moneysmart.gov.au](https://www.moneysmart.gov.au)

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Consider if you may be in financial hardship?

Financial hardship can happen to anyone so you are certainly not alone; ask your bank if you are eligible for hardship assistance. Engaging with us as early as possible is an important step. The earlier we know you may be in financial hardship the more likely it will be that you will have more options available to you. Anyone can apply for financial hardship at – www.bankofmelbourne.com.au/assist

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