



## The coronavirus - help for customers

**Commonwealth Bank**



**Easy English**



## Hard words

This book has some hard words.

The first time we write a hard word

- the word is in **blue**
  
- we write what the hard word means.

## You can get help with this book



You can get someone to help you

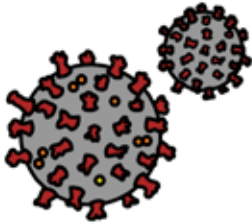
- read this book
  
- know what this book is about
  
- find more information.



## About this book



This book is written by  
Commonwealth Bank of Australia.



This book is about tips to help with  
the **coronavirus**.



The coronavirus is a serious health problem  
you can get from other people.

The coronavirus might have changed some things in your life.

For example



- your job
- your credit card



- your house
- your super



- your wellbeing.



There are things you can do to get help.

## Your job

### Were you stood down?

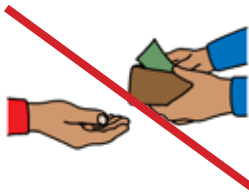


You might have been **stood down** from work.

Stood down means there is **no** work for you to do at the moment.

If you are stood down from a job

- you do **not** do any work in that job



- you are **not** paid

- your employer still keeps you as a worker for later



- your employer still adds time to your **annual leave**.



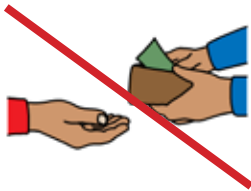
Annual leave is time you can take off work in the future.

## JobSeeker payments



You might be able to get help from **JobSeeker**

- if there are changes to your income
- if you are stood down
- if your work does **not** get help to pay you.



JobSeeker payments help people who have less money because of changes to work.



We tell you where to apply for JobSeeker payments at the end of this book.

## Other jobs



You might be able to get another job.

Some workplaces need more staff to cope with the new changes.



You can still get help with money problems from the government if you get a new job.

## Your credit card



We can help if you could **not** repay the minimum amount on your credit card in March.



We will refund the late fees on your credit card for March.

You do **not** have to do anything to get the refund. We put the money back in the account.

## Your house

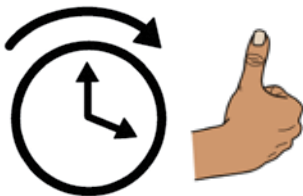
### Put your home loan on hold



You can ask to put your CommBank home loan and **interest payments** on hold for up to 6 months.

Interest payments are the extra money you pay on the home loan.

After 6 months you must start to pay the interest payments and loan again.



We will give you more time to pay off your home loan after 6 months.



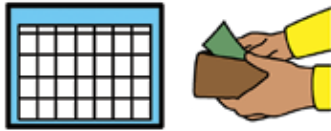
You can also ask for more time to pay off personal loans.



## Choose a fixed rate

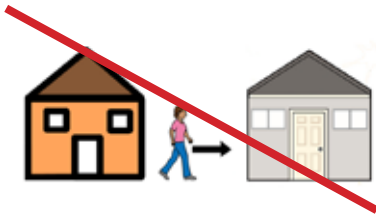


Our **fixed rates** might be lower than what you pay at the moment.



A fixed rate means you pay the same amount of interest on your home loan each month.

## Help to pay rent and bills



The government made rules to help if you rent. For example, you **cannot** be told to move out for up to 6 months.



Talk to your landlord and energy company to see if you can get help with your rent and bills.

For example

- gas bills
- water bills.



## Your super



Make sure you get advice before you change your **superannuation**.

Superannuation is money your work must put away for you to use when you retire.



If you need more money

- from **now** until **1 July 2020** you can take out \$10,000 from your super

and

- from **1 July 2020** to **24 September 2020** you can take out \$10,000 again.



You will **not** have to pay tax on the super.

All Centrelink and Veteran's Affairs payments will **not** change if you take out super.

## Your wellbeing



It is normal to feel more stress than usual in this time.

You can get help to manage stress or money problems.



Talk to your doctor for help if you feel more stress than usual.

You might be able to get **Medicare rebates** if you see a **psychologist**.



Medicare rebates mean you get some money back when you pay for an appointment.

A psychologist is a health expert who can help with your wellbeing.



You can talk to health experts on a phone or computer. For example, with Skype or Zoom.



## More help

It is a good idea to get advice before you make changes to your money.



You might talk to an expert or support person.

You can see full information on the website for more information.



Website

[commbank.com.au/coronavirus](https://commbank.com.au/coronavirus)

## Help to know your rights at work



If you are stood down visit the Fair Work Commission website

[fwc.gov.au](http://fwc.gov.au)

## Help to get JobSeeker payments



Apply for the JobSeeker payment on the MyGov website

[my.gov.au](http://my.gov.au)

## Help with your super



Apply to get your super early on the MyGov website

[my.gov.au](http://my.gov.au)

## Help with family violence

Get help with family violence with the  
1800 RESPECT free phone service.



Call

1800 737 732

Your calls and information will be private.



## Help with money problems

We have services to help customers with  
money problems.



Call

13 30 95

Website

[commbank.com.au/support/](https://commbank.com.au/support/)

[financial-difficulty](https://commbank.com.au/support/financial-difficulty)



## More information

For more information contact  
Commonwealth Bank Australia



Call  
13 22 21

6 am to 10 pm



Website  
[commbank.com.au](http://commbank.com.au)



If you are deaf or have a hearing or speech  
impairment you can use the  
National Relay Service

Website  
[nrschat.nrscall.gov.au/nrs/internetrelay](http://nrschat.nrscall.gov.au/nrs/internetrelay)

Call 1300 555 727



Give the relay officer the phone number you  
want to call.

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