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
Help to know your rights at work

If you are stood down visit the Fair Work Commission website

fwc.gov.au

Help to get JobSeeker payments

Apply for the JobSeeker payment on the MyGov website

my.gov.au

Help with your super

Apply to get your super early on the MyGov website

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/
financial-difficulty
More information

For more information contact
Commonwealth Bank Australia

Call
13 22 21

6 am to 10 pm

Website
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

Call 1300 555 727

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