

Help if you need extra support

NAB



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.



We will write contact information at the end of this book.

About this book



This book is from National Australia Bank Limited or NAB.



This short book is about how we can help if you need extra support with your money.

Why you might need extra support



You might need extra support if

- you lose your job



- you are very ill



- you experience **family violence**.



Family violence can be when a family member

- hurts you

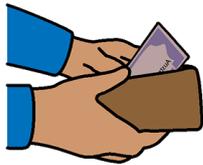


- makes you feel afraid.

Other times you might need extra support



We might be able to help if you experience **financial abuse**.

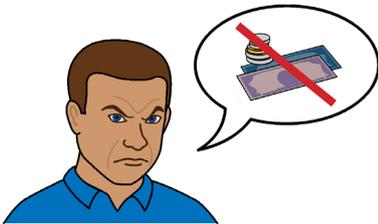


Financial abuse can be when someone

- spends all your money



- does **not** let you have your money or things



- says they will **not** let you have your money or things.

We might be able to help if you experience **elder abuse**.



Elder abuse is when someone

- hurts an old person



- makes an old person feel they are **not** safe



- says they will hurt an old person.

We might also be able to give you extra support if you have a **mental illness**.



A mental illness could be

- anxiety



- depression.

How we can help you

We can help you if you **cannot** pay back your **loans**.



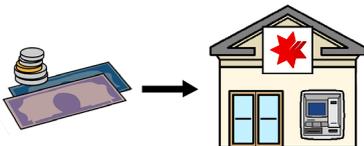
Loans are when the bank gives you money to pay for something.



For example you might get a loan to help you buy a house.

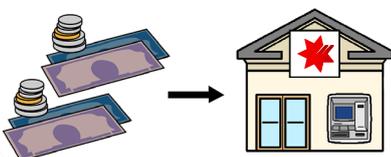


Loans can also be when you get a credit card.



You have to pay back the money the bank gives you.

You also have to pay **interest**.



Interest means extra money you pay when you pay back the loan.

What happens when you contact us for extra support



We will ask you about

- the problems you have with paying back your loans to us



- how we can help you.



Sometimes we might **not** be able to help you pay back your loans to us.



If we **cannot** help you we will

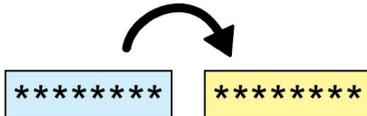
- talk to you about other options
- tell you about other places that can help.

More about how we can help



We can help you

- make sure your money is safe



- change your banking password.



We can put **extra security** on your accounts.



Extra security might mean

- things we can do to keep your money more safe

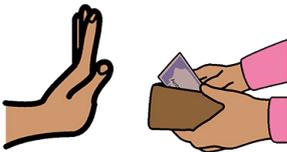


- we ask you a special question before we make changes to your accounts.

You can also get **counselling**.



Counselling is when an expert gives you help if you are sad or worried.



You do **not** have to pay for counselling if you are a NAB customer.

The counselling service we partner with is called Benestar.



You can call Benestar for free counselling.

Call 1300 574 759

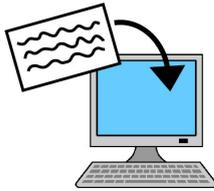


Benestar will **not** tell anyone what you say to them.



How to contact us

There are many ways to contact us if you need extra help with money.



Email

nab.customer.support@nab.com.au



Call 1300 308 175

Monday to Friday 8 am to 7 pm AEST



If you are Aboriginal or Torres Strait Islander

Call 1800 966 100

Monday to Friday 8 am to 7 pm AEST



You can read more on our website about how we might support you.

nab.com.au/wecare



If you do not speak English

You can call us and say **I need an interpreter.**

We will get someone to help you.



If you need help to speak or listen

You can use the National Relay Service or NRS to call us.

You must sign up to the NRS to use the service.



Call 1800 555 660



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



You can find more ways to contact the NRS on their website.

Website accesshub.gov.au/about-the-nrs/nrs-call-numbers-and-links

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