



Financial Hardship Guide



Experiencing financial hardship?

If you need to make a payment to QBE and think you may have trouble, or are finding it difficult to meet repayments, please let us know as soon as possible so we can consider the most appropriate options to assist you.

We understand situations can sometimes arise that make it difficult to meet all of your financial commitments. If you feel you're facing financial hardship, the following process highlights how you can get in touch with us to request assistance.

Process

1. To enable us to consider any financial issues you may be experiencing, please refer to the financial hardship application form on the [QBE Financial Hardship page](#). This form sets out the type of information we need to be able to consider a financial hardship request.
2. Please complete the form electronically, scan the relevant supporting information and email it all to customercare@qbe.com. Alternatively you can post hard copies of the same information to the Customer Care Unit, PO Box 219, Parramatta NSW 2124.

Examples of documents to provide as support

As a minimum you need to provide supporting information for your main income (payslip or Centrelink statement). Depending on the circumstances of your request, QBE may ask you to provide further information.

The following documents may assist your application if they are relevant to your individual circumstances.

Financial situation

- Letter from employer confirming loss of employment
- Letter from charitable organisation regarding loss of employment or inability to provide for basic necessities
- Bank notice regarding unpaid overdraft or repossession of mortgaged property
- Eviction notice
- Copies of unexpected bills/payments
- Pending disconnection of essential service/s
- Repossession notice of essential items, eg car, motorcycle
- Funeral expenses
- Notice of impending legal action
- Family law court document regarding changes

Medical situation

- Letter from doctor confirming inability to earn income due to disability, injury, illness or caring for sick family member
- Overdue medical bills

PLEASE NOTE: For privacy reasons, if any of the documents you provide to us contain any government identifiers such as Tax File Number etc, please blank these out before sending.

3. Once you have provided us with the details of your request we will get back to you within 2 working days

If you would prefer to discuss your situation first, before making an application, please call the Customer Care Unit on 1300 650 503 and one of our staff will take you through the process. While they will be able to assist you to complete the financial hardship application, you will still need to supply the supporting documents.

Financial counselling assistance

Sometimes you may need extra assistance to get through a difficult time.

For free, confidential, independent financial advice you should contact Financial Counselling Australia online via [Financial Counselling Australia online](#) or by calling the National Debt Helpline on **1800 007 007**.