

## What to do if I experience unforeseen hardship?

At Mega Cash Go, we're here to support you.

We understand that life can present unexpected challenges, and changes in your circumstances may make it difficult to keep up with your regular repayments.

If you're struggling to meet your repayment obligations due to illness, injury, loss of employment, or any other reasonable cause, we may be able to offer you a hardship arrangement.

## How can you request a hardship arrangement?

You can request a temporary variation to your repayment arrangement if you're experiencing hardship. We encourage you to contact us as soon as possible to discuss your situation, so we can explore how best to assist you. During this period, we'll place your repayments on hold and waive any additional late fees while we review your request.

If you'd like to speak with one of our customer service representatives, we're available Monday to Friday from 9 am to 5 pm.

You can contact us by calling **1800 841 013**

Email us: **hardship@megacashgo.com.au**

Or write to us at:

**PO Box Q1168, Queen Victoria Building NSW 1230**

## How can you request a hardship arrangement?

To help us assess your request for a hardship arrangement, please provide the following:

- An explanation of the reason(s) you are seeking a hardship arrangement.
- Details of the type of arrangement you are requesting, such as: a) A temporary postponement of payments due under your contract, or b) A reduction or adjustment to the frequency and/or amount of your regular payments.

If you request a hardship arrangement by email or post, please ensure that you include the required information with your request.

Occasionally, we may need additional information to assess your request. If this is the case, we will notify you as soon as possible, and within 21 calendar days of your initial request.

To ensure we can properly consider your hardship request, you must provide any information we request within 21 calendar days of our request.

We will inform you of the outcome of your application in writing within 21 days of your initial request or within 21 days of receiving any additional information we've asked for. Once any hardship arrangement ends, we will confirm your obligations and make reasonable efforts to contact you before initiating any enforcement action, should you fail to comply with the terms of your hardship arrangement. We will not charge you any additional late fees while you are meeting the terms of your hardship arrangement.

If we do not agree to your hardship arrangement request, we will explain the reasons for our decision. If you're not satisfied with our decision, you may raise a complaint with AFCA in accordance with Mega Cash GO's complaints handling policy and procedure, which can be found on our website.

## Other help

The National Debt Helpline is a free government-funded service that provides independent financial counselling and support. To speak to a Financial Counsellor, call the National Debt Helpline on 1800 007 007 or go to [www.ndh.org.au](http://www.ndh.org.au).