

# How we handle financial complaints

## Natural disaster support

Has your property been damaged by bushfire, cyclone, flood or other natural disaster?

Once you're safe and the emergency has passed, lodge a claim directly with your insurer (or insurance broker).



### When to contact us

If you are:

- unable to contact your insurer; or
- unsatisfied with their response

If you are unhappy with:

- the outcome of your claim
- delays with the claim
- the proposed settlement; or
- the service you have received

### Independent and fair

AFCA does not take sides – we work with you and your insurer to understand and resolve disagreements about your claim.

### Awarding a remedy

We will consider whether the insurer has assessed your claim fairly, taking your individual circumstances into account.

We can award compensation for loss you have suffered because of the insurer's actions and our decisions are legally binding.

### Financial counselling

If you would like support and advice about managing your debts following a natural disaster, there are free and confidential financial counselling services you can contact for help.

Get started by calling the National Debt Helpline on 1800 007 007. Find out more at [ndh.org.au](http://ndh.org.au).

## Financial difficulty

Natural disasters can cause financial difficulty – where an individual or small business is temporarily unable to meet repayments under a credit facility, such as a home loan, business loan or credit card.

## What you can do

If you're personally impacted, you've lost your business or can't work in your business due to a natural disaster, or you're a primary producer who has been impacted, you should contact your bank, credit union (or other credit provider) and explain that you are experiencing financial difficulty.

Most financial firms have dedicated financial hardship teams. When you call them, ask to speak to someone in this team. It is important to be open and honest about your situation.

Find a contact number for your bank's hardship team on the Australian Banker's Association website [ausbanking.org.au](http://ausbanking.org.au).

**1800 931 678** (free call)

**[info@afca.org.au](mailto:info@afca.org.au)**

**GPO Box 3, Melbourne, VIC 3001**

**[www.afca.org.au](http://www.afca.org.au)**

## Government financial assistance

The Federal Government's DisasterAssist website covers payment and support arrangements available.

There are payments available from the Department of Human Services.

The Australian Tax Office has deferred lodgement and payment dates for impacted postcodes.

## Small businesses and primary producers

If you are a small business, think about how the business will trade over the short to medium term, or when you expect the business to resume normal activities.

It is important that you reach an agreement with your financial firm about your accounts while you are awaiting the outcome of any insurance or government relief claims.

## When to contact us

If you are:

- unable to contact your provider
- unsatisfied with their response; or
- your request for financial difficulty assistance has been declined