



Help with money problems and financial difficulty

Westpac New Zealand



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 Westpac New Zealand.



This book tells you where to get help for **financial difficulty**.

Financial difficulty means money problems. We also call money problems financial hardship.



We want to make sure you can get help if you have money problems.

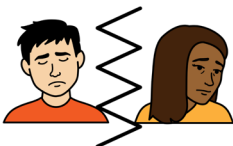


Money problems can happen when

- your work changes



- you are sick

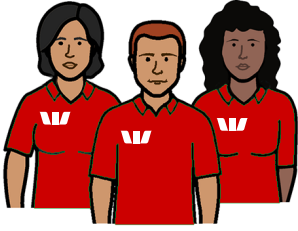


- your relationship changes
 - for example, divorce



- there is a natural disaster
 - for example, an earthquake.

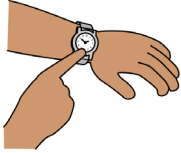
How we can help you



We have a team of experts who can help you with money problems.

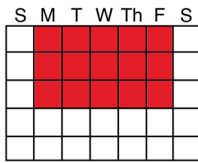


We will try to find the best way to help you.



We might be able to help you for

- a short time

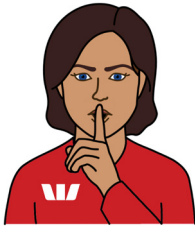


- a long time.

Your information



We will ask you questions to help you with your money problems.



Everything you tell us is **confidential**.

Confidential means we do **not** tell other people.



We will ask how your money problems started.



We will ask you how much money

- you earn



- you spend



- you **owe**.

Owe means you still need to pay the money to us or someone else.

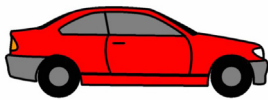


We will look at your **budget**.

Budget means how you spend your money.

We might also ask about things you have.

Things you have can include



- your car

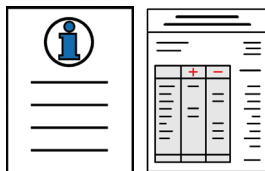


- furniture



- **KiwiSaver.**

KiwiSaver means money you save for a first home or for when you turn 65 years old.

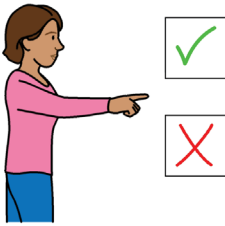


We might ask to see documents.



We might need information about changes you think will happen in the future.

People who can help you



You can ask someone to talk to us for you but we will make sure you say **yes** first.



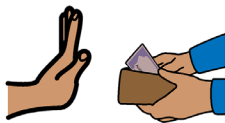
We can talk to

- your family or friends



- a **financial adviser**.

A financial adviser can help you make decisions about your money.



A financial adviser is

- free

- **independent**.



Independent means they are **not** part of Westpac.



Who you can talk to

If you need help with money problems

Contact our financial solutions team.



Call 0800 772 771

You can call from 8 am to 6 pm

Monday to Friday.



For more information go to our website.

westpac.co.nz/hardship

Money Talks

A free service that can help you with money problems.



Call 0800 345 123



Website moneytalks.co.nz

You can get help to talk to us



If you do not speak English

You can ask us for an **interpreter**.

Call 0800 400 600



An interpreter gives your message from one language to another.

For example, Maori to English.



If you use sign language

You can book an iSign New Zealand sign language interpreter for a meeting in person.

Website [isign.co.nz](https://www.isign.co.nz)



If you have a hearing or speech impairment

You can use the New Zealand Relay Service.

Website [nzrelay.co.nz](https://www.nzrelay.co.nz)

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