

## **How we can support you during the Coronavirus (COVID-19)**

If you have any concerns about your financial situation, talk to us sooner rather than later.

If you're experiencing financial hardship as a result of the coronavirus pandemic (for examples through redundancy, reduced/nil hours), please contact us through [\*\*hardshipnz@bmw.co.nz\*\*](mailto:hardshipnz@bmw.co.nz) as you may be eligible for hardship.

The following options may be available for you depending on your circumstances:

- Short term deferred loan payments
- An extension of loan terms
- An extension of loan terms and reduced repayment for an amount below the current monthly payment
- A combination of the options above

You may also wish to contact MoneyTalks. MoneyTalks offer free and confidential budgeting advice to individuals, family and whanau.

This is a service offered by Financial Capability New Zealand and supported by the Ministry of Social Development. You can reach them on:

**Phone:**            **0800 345 123**  
**Live chat:**        **[www.moneytalks.co.nz](http://www.moneytalks.co.nz)**  
**Email:**            **[help@moneytalks.co.nz](mailto:help@moneytalks.co.nz)**  
**SMS:**             **4029**