

Trouble making your home loan payments because you have separated from your partner?



There are things you can do:

- **Get advice about your rights**
It is never too early or too late to get advice. Please see below for details about where to get help.
- **Negotiate**
Talk to your lender about changing or reducing your payments for a period of time.
- **Lodge with the EDR**
You can complain to an **External Dispute Resolution** scheme (EDR) if you and your lender cannot agree on a solution. EDR is free and user-friendly.

Depending on which EDR scheme your lender is in, you can lodge a complaint with the Australian Financial Complaints Authority (AFCA)

1800 931 678 or **www.afca.org.au**.

Once you are in an EDR the lender cannot take any legal action against you about the money you owe until the dispute is finalised.



Where you can find help:

Legal Aid NSW

To get legal help call us on 1300 888 529 or visit www.lawaccess.nsw.gov.au.

Financial Rights Legal Centre

Specialises in credit/debt matters. For legal advice call the Legal Advice Line on 1800 844 949 or visit www.financialrights.org.au

National Debt Helpline

For free financial counselling over the phone or to find a financial counsellor in your area phone: 1800 007 007 or visit www.ndh.org.au