

This factsheet is part of a series from Legal Aid NSW that aims to help answer your questions about COVID-19 and everyday law.

You may be worried or confused about how COVID-19 will affect you and your everyday life. Sometimes a crisis can make legal problems worse or new problems might develop. Legal Aid NSW understands that there will be a lot of questions about money worries, fines, police, housing, Centrelink, employment, guardianship and mental health. This series of fact sheets will give you helpful information and contacts to assist you to manage all the changes that are happening in our community.

I can't pay back my loans

Many Australians are going through financial hardship because of COVID-19. Many lenders, especially banks, have said they are going to help Australians with home loans and other loans.

You can always ask for hardship assistance from your lender. Contact your lender and find out what your options are. Contact Legal Aid NSW for free legal help and to find out what you can do.

I can't pay my bills

Many Australians are having trouble paying their bills, like energy, telephone and gas bills, because of COVID-19. Many service providers have said they will help Australians with hardship arrangements.

You can always ask for hardship assistance from your service provider. Contact your service provider to find out what your options are.

If you think your service provider is treating you unfairly, you can complain to an Ombudsman.

For Electricity, Gas and Water services call the Energy and Water Ombudsman NSW 1800 246 545

For Phone or Internet call the Telecommunications Industry Ombudsman (TIO) 1800 062 058.

I am having problems making an insurance claim

You might have trouble with your insurance claims, like travel insurance claims and life insurance claims, because of COVID-19. Contact Legal Aid NSW for free legal help and find out what you can do.

I am thinking about accessing my superannuation early

If you are eligible, the Government will allow you to access your superannuation. Think very carefully before you take out money from your superannuation savings before you retire. There are tax issues and time limits that you need to know before you apply. If you need the money to pay your debts, there may be better options for you.

Speak with a financial counsellor to help you decide if taking money from your superannuation is a good option for you.

I am worried about domestic violence

Domestic and family violence can start or get worse during difficult times. Domestic violence is not just physical, it can also be verbal abuse, controlling behaviour or financial abuse. Financial abuse is when someone close to you forces you to sign up for loans or uses your ID to sign you up for a loan without your knowledge.

If you are worried about financial abuse, you can speak to Legal Aid NSW for free and confidential legal help. You can also call Legal Aid NSW's Domestic Violence Unit on 02 9219 6300 or call 1800 RESPECT for support and advice.

Where can I find more information?

You can get free help from a financial counsellor. Call the National Debt Hotline on 1800 007 007.

Sometimes money trouble can affect your wellbeing. You can get help by calling Lifeline on 13 11 14.

If you are having trouble paying for essentials like food, contact major charities, or your local Council may be able to tell you about services in your local area.

If you have lost your job or your hours have been reduced, you may be able to get help from Centrelink. Visit the [Centrelink](#) website for more information.

How can I get help?

For free legal help call 1300 888 529 or [call your local Legal Aid NSW office](#).

If you need an interpreter, call the Translating and Interpreting Service on 131 450 and ask for LawAccess NSW. If you find it hard to hear or speak, call the National Relay Service on 133 677 and ask for LawAccess NSW or visit www.relayservice.gov.au.

This factsheet is intended as a general guide to the law. Do not rely on this information as legal advice. We recommend you talk to a lawyer about your situation. This information is correct at the time of writing, however, it may change.