

# **Borrowers in Need of Extra Care**

At Thinktank, we understand that borrowers may face challenging circumstances that make them vulnerable. We are committed to providing these borrowers with the support and care they need during their interactions with us.

To ensure that we provide the best possible support, we have implemented a range of measures designed to identify vulnerable borrowers and provide them with the necessary assistance. Our staff are trained to recognise the signs of vulnerability and to respond with compassion and empathy, offering tailored support to meet each borrower's needs.

## Find the Support you need:

### Family and domestic violence

Dealing with issues arising from joint facilities can be challenging, particularly when there is domestic or family violence involved. We understand that you may need help in protecting and managing finances safely.

We will help and provide support to borrowers experiencing domestic or family violence and protect your privacy by:

- Not disclosing personal information to the other borrower that may put you at risk, such as new address or contact details.
- Discussing safe ways to communicate with you.
- Changing access codes and passwords for existing accounts.

### Financial abuse

Financial abuse can happen to anyone, particularly when a person might be dependent on others for their day-to-day care or social contact. We understand it can be hard to talk about financial abuse. If you suspect financial abuse is occurring, please speak with one of our staff and we can look at ways to support you.

#### Other circumstances

We understand that you may face additional challenges when interacting with our products and services. We can help with circumstances such as:

- Mental illness
- Disability
- Language
- Any other personal or financial circumstance causing significant detriment (such as the loss of a loved one to a relationship breakdown or a natural disaster).

### How we can help you:

Our loan support team can help you with a range of issues. You can contact the team from 8:30am to 5:50pm AEST Monday to Friday on 1300 163 184 (cost of a local call anywhere in Australia), or +61 2 8669 5500 internationally. Alternatively, you can send an email to loansupport@thinktank.net.au.





If you wish to discuss financial difficulty or concerns in relation to debts owed to Thinktank including payment of joint loans, please refer to financial hardship assistance enquiry page <a href="https://www.thinktank.net.au/hardship-assistance/">https://www.thinktank.net.au/hardship-assistance/</a> and provide us with details. Any information provided will be kept strictly confidential and is for Thinktank's purpose only in assisting with the hardship request.