



## Financial Hardship Policy

### We're here to help

At Jingle, we understand that life doesn't always go to plan. If you're facing financial hardship, we're here to support you. You may be eligible for assistance under section 72 of the National Credit Code. We're committed to assessing every request fairly, compassionately, and promptly, in accordance with our obligations under the *National Consumer Credit Protection Act 2009* (Cth).

### What is financial hardship?

Financial hardship means you're unable to meet your loan repayments due to events including, but not limited to:

- Loss of employment or income
- Illness, injury, or hospitalisation
- Natural disaster or emergency
- Family breakdown or domestic violence
- Death of a loved one
- Cost of living pressures
- Other life events or financial stress
- Unexpected expenses

There is no requirement for you to experience a life event or other change in personal circumstances in order to give a hardship notice. Your situation does not have to be short term or temporary.

### How to contact us

You can request hardship assistance by contacting us through any of the following:

- **Email:** [support@jingle.com.au](mailto:support@jingle.com.au)
- **Phone:** 1300 654 230
- **Mail:** Hardship Team, Jingle Loans, PO Box 677, Templestowe VIC 3106

We're available Monday to Friday, 9am – 5pm (AEST). All requests are treated confidentially and in accordance with our Privacy and Credit Reporting Policy.



## What Support may be available

Based on your situation, we may be able to:

- Reduce your repayments for a period
- Pause your repayments temporarily
- Extend your loan term
- Offer another solution tailored to your needs

## What happens next?

- **Acknowledgement** – We'll confirm receipt of a hardship request as soon as practicable.
- **Assessment** – We may request more information or supporting documents (such as medical certificates, termination letters, or other evidence) to better understand your situation.
- **Decision** – You'll receive a written outcome of your hardship request.
- **Variation** – If approved, your new loan terms will be confirmed in writing.

We encourage you to contact us as soon as you become aware you may miss a repayment. Early communication helps us find solutions faster and may prevent additional stress or default fees.

## If we can't help

If we're unable to approve your request, we'll explain why and let you know what options are still available.

If you're dissatisfied with the outcome, you can escalate the matter to:

- Our IDR Officer on 1300 654 230 or at [complaints@jingle.com.au](mailto:complaints@jingle.com.au)
- The Australian Financial Complaints Authority (AFCA)

## AFCA Contact Details:

- Phone: 1800 931 678
- Website: [www.afca.org.au](http://www.afca.org.au)
- Mail: GPO Box 3, Melbourne VIC 3001

## Need more help?

You can also speak to a free and independent financial counsellor at:

[jingle.com.au](http://jingle.com.au)  
[info@jingle.com.au](mailto:info@jingle.com.au)  
Tel: 1300 654 230

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Australian Credit Licence No 388143



## National Debt Helpline

- Phone: 1800 007 007
- Website: [www.ndh.org.au](http://www.ndh.org.au)

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