

Andastanem ol lon mo kredit

palmscheme.gov.au

Samtaem bae yu no gat inaf mane blong pem wanem yu wantem. Tingting blong kaon long narawan (oli kolem 'lon'), yusum wan kredit kad o gat wan fon plan i save help long sam wei be long semtaem bae i save kosem bigfala problem bihaen. Sapos yu tekem wan lon blong pem wan samting i minim se bae yu pem moa mane bitim praes blong hem.

Infomesen gaed ia hem i stap talem abaot ol lon, wanem yu mas save mo hao blong kasem help sapos yu no save gud.

Oltaem yu mas askem kwestin long yu wan:

Mi save sevemap mane blong mi blong pem samting mi nidim bitim mi tekem wan lon?



TINGTING BLONG MANEJEM GUD MANE BLONG YU

- Raetemaot wan bajet blong yu bifo yu kaon
- Tekem wan lon nomo fastaem mo pembak bifo yu tekem wan nara lon bakeken
- Askem help long wan pesen yu trastem bifo yu saenem pepa blong lon
- I gud blong yu mas jekem praes blong intres, ol fi blong lon mo hamas yu mas pembak



PROTEKTEM YUWAN LONG OL SKAM

Lukaot gud long ol skam. Ol pesen we oli mekem skam oli save kiaman se oli wok long wan bank o wan kampani blong lon. Olgeta bae oli traem blong stilim mane blong yu.

Oli save:

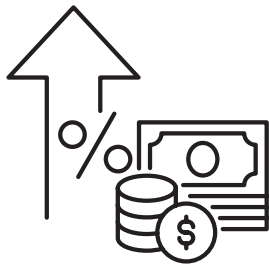
- ofarem wan lon long yu we yu no bin askem
- askem ol pesonel infomesen blong yu.

Yu no mas talemaot eni infomesen blong yu long eni pesen yu no trastem. Sapos yu no sua, toktok fastaem wetem wan pesen yu trastem. Sapos yu kasem wan fon kol, imel o teks mesej long bank be yu no sua gud long hem se i tru o i kiaman, bae yu mekem wan sej long intanet blong faenem stret fon namba blong bank. Afta, yu kolem olgeta blong konfemem se hem i no wan skam.

Samfala man we oli givim lon oli stap traem blong trikim ol man we oli stap long visa. Lukaot gud sapos:

- oli no talem gud evri samting blong mekem i klia long yu
- oli fos blong yu mas saenem wan samting hariap
- oli jajem bigfala intres
- oli talem se yu no wari long visa blong yu.

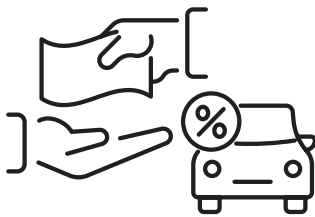




INTRES

Sapos yu tekem wan lon bae yu mas pembak wan ekstra mane we oli kolem intres. Long Ostrelia, i gat wan maksimam ret blong intres anda long loa. Yu save faenem infomesen abaot hemia long websaet blong Australian Securities and Investments Commission (ASIC) (asic.gov.au/for-consumers/loans-and-credit-cards/).

Sapos oli jajem yu wan mane we i bigwan bitim amaon we websaet i talem, yu save ripotem olgeta i go long ASIC (asic.gov.au/about-asic/contact-us/report-issue-to-asic/).



OL LON

Lon blong ka ('car loan') i minim se yu stap kaon blong pem wan ka. Yu mas pembak:

- amaon we yu bin kaon long hem
- ekstra mane we oli kolem intres
- ol fi blong lon ia.

Yu mas pembak mane blong lon long evri wik o manis. Samfala we oli givim lon oli stap jajem bigfala intres. I minim se maet yu pem bigfala mane bakeken sapos yu tekem lon ia.

Wetem lon, bae yu stap pembak moa mane bitim amaon we yu bin kaon long hem.



Bifo yu tekem wan lon blong ka

Askem kwestin long yu wan:

- Mi save sevemap mane blong mi blong pem ka ia, bitim mi tekem wan lon?
- Emploia blong mi hem i provaedem transpot long mi?
- I tru se mi nidim wan ka blong wok o long laef blong mi?
- Bae mi save pem ol samting ia: benzin blong ka, eni ripea, insurens, rejistresen mo ol peimen blong pembak lon long evri manis?

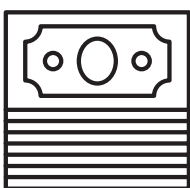
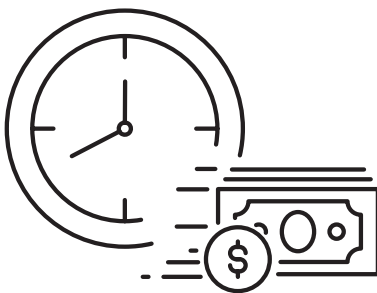
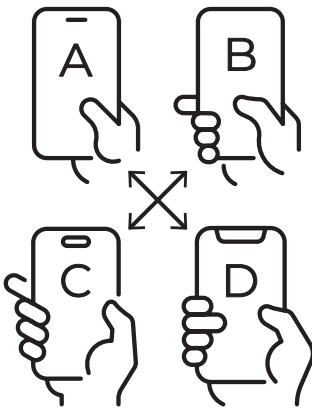
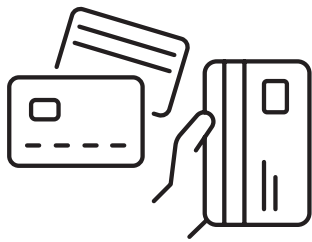


Mestem wan peimen blong lon

Sapos yu mestem blong pembak lon, yu save:

- kasem trabol long saed blong faenans
- risivim ol fon kol we bae oli askem yu from wanem yu no bin pembak olgeta
- faenem i had blong kambak long Ostrelia long fuja.

Sapos yu tekem wan lon blong ka **maet yu pem bitwin 11% kasem 16% moa** bitim praes blong ka from se yu bin kaon long mane blong hem. Olgeta we oli givim lon samtaem oli jajem wan bigfala intres ret long man we i gat wan temporeri visa nomo.



KREDIT KAD

Kredit kad hem i save pem ol ting be hem i mane blong narawan. Yu mas pembak mane ia afta. Sapos yu pem ol samting wetem mane blong narawan i minim se yu gat kaon.

Lukaot gud:

- sapos yu no pembak ful amaon blong kaon ia evri manis bae bank i save jajem moa mane long yu – amaon ia i save go antap long 20% intres ret
- sapos yu pembak kaon mo hem i let tumas bae oli jajem ol ekstra fi blong yu pem
- hem i isi blong mekem kaon blong yu i gro bigwan hariap.

Yusum wan kredit kad nomo sapos yu andastanem gud hao hemi wok. Hem i gud blong yu mas askem ol kwestin bifo yu rejista long wan kad. Yu save go long websaet blong Moneysmart (moneysmart.gov.au/credit-cards) blong kasem infomesen long saed blong hao blong jusum wan kredit kad.

FON PLAN

Samtaem bae ol kampani blong fon (olsem Optus, Telstra, Vodafone mo narawan) oli ofarem wan niufala fon wetem wan plan. Hem i minim se bae yu stap pem fon ia mo sevis blong fon ova long 12, 24 o 36 manis.

Askem ol kwestin ia long olgeta:

- Wanem nao totel praes blong hem long ful kontrak blong hem?
- Mi save kanselem plan ia sapos mi gobak long hom blong mi eli?
- Bae mi mas pem ful praes blong hem sapos mi gobak?
- Mi save kipim fon ia?

Smol tingting: yu save sevem moa mane sapos yu pem wan jip fon nomo mo yusum 'pre-paid' kredit (olsem top-up). Fulap fon oli save yusum ol app olsem Facebook Messenger o WhatsApp.

'SAME DAY' LON MO 'PAYDAY' LON

Samfala we oli givim lon oli stap ofarem ol lon we oli save givim pepa mane long yu kwiktaem. Maet oli talem kaen olsem:

- 'no credit check' (i no nid blong jekem histri blong kredit blong yu)
- 'fast approval' (hemi hariap blong oli apruvum)
- 'money today' (yu save karem mane tedei)

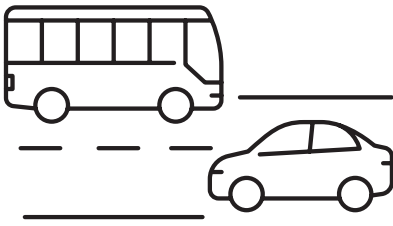
Be fulap taem oli:

- jajem bigfala intres mo fi
- askem bigfala mane bitim amaon we yu karem
- putum yu long kot sapot yu no pembak.

Sapos yu kaon long \$100 mo yu mas pembak \$200, hem i no stret. Kaen olsem oli kolem wan skam o 'unfair lending' (kaon we i no fea).

Ol lon ia oli save:

- kosem yu blong stres mo sem
- mekem yu gat bigfala kaon
- spolem helt blong yu mo wok blong yu.



ROL BLONG EMPLOIA BLONG YU LONG SAED BLONG TRANSPOT

Emploia blong yu anda long PALM skim i mas provaedem transpot long yu blong go kam long haos mo ples blong wok.

Hem i minim se:

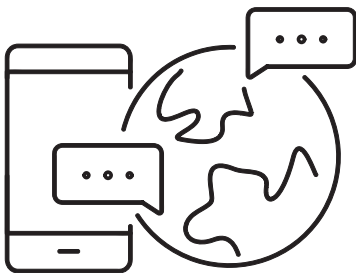
- i no nid blong yu pem wan ka jes blong draev i go kasem wok
- ol transpot we oli provaedem i mas sef mo stretwan blong ol woka
- yu mas saenem wan agrimen wetem emploia blong yu long eni didaksen we bae oli mekem blong transpot.

Oli Emploia i save jekem ol gaedlaen blong PALM skim we oli kolem 'Approved Employer Guidelines' (long seksen 10.5.7 mo 10.11.9) blong kasem moa infomesen.



SAPOT BLONG OL WOKA BLONG PALM SKIM

- Sapos yu nidim sapot, toktok long emploia blong yu anda long PALM skim o long welfea mo welbing ofisa.
- Kolem PALM skim sapot sevis fon namba: 1800 51 51 31
- Imel: (palm@dewr.gov.au)
- Go long websaet: (www.palmscheme.gov.au)
- Sapos yu wantem toktok long wan pesen blong kasem help long saed blong kaon, yu save kolem National Debt Helpline long 1800 007 007 o (www.ndh.org.au). Fon kol ia hem i fri mo praevet.



Yu nidim wan intepreta blong toktok long lanwis blong yu?

Kolem sevis blong translesen mo interpreting (TIS National) long 131 450. Oli save helpem yu blong kolem PALM skim sapot sevis fon namba mo toktok long lanwis blong yu. Oli save kolem ol narafala bisnis o sapot sevis tu sapos yu nidim.