

Tsiden ungoget loan mwe credit

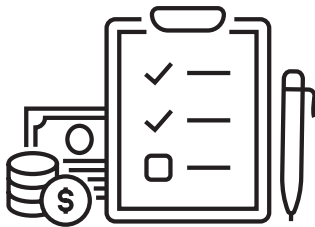
palmscheme.gov.au

Iya tsimine edae ekeo wam muk iya wanim tuwap. Wo gona loan, mwe bita credit card oa terepon plan gona buokuw, ita ngana nan eiy imiton eo' mo imur. Iya wo loanei muk bwe wanim tuwap imin, wo' nan pumwe ouwak eken ea kor bita pumwen.

Mwarane guide, ereri gata angoget loan, iket imin ngana ang num tsid mwe etemwanin ata kungung puok iya eo' gaora'ea gata imin.

Wo' tedein tawe kudaijuw:

A gona ayuk angagot wanga muk bwe anum tuwapweiy imin ngana a needeiy ea ken aeo num loan?



TIPS BWEIN RANGA'EN WAM MUK

- Wanum tsimine wam budget
- Iya wa teng loan, ta aiqun wam loan ian eworit edae
- Kongung puok turut engame ngabuna wo tuebon ian obon am teneiy dabook
- Wanum tedain am checkei mana interest rates, fees (pumwe'et imin) mwe repayment amount (egen wanum pumwe)



WANIM RANGAW TSININ MANA SCAM (EDERIGAIY ENGAME)

Ranga kor mana scam. Amin mwaneiy engame ung gona kewewin makura' bank or mwana loan company. Ambine amin mwaneiy engame gonan torrei wam muk.

Ung gona:

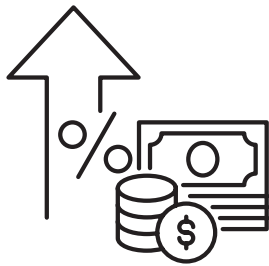
- offer'eaw loan ngana eo' awe kongun
- kongun egem mwe memak wam details.

Wanum ibit toto wam details ea engame ngabuna weo tuebon ura. Wanum tedain kudaiy engame ngabun wo tuebon amo. Iya egadaw call, email or text message atsin eat bank mwe tsimine am kenimwa, wanum onani wan numpa bita bank mwe ringeiy ura amo bwe wanum confirmeiy ngaga eo' scam.

Tsimine dabwein toto muk ung gona mwaneiy engame ngabuna mek ian visa. Amwaim ranga kamie iya:

- eo' gaoro' aura pwana kamie angoget imin
- ung opapar kamie bwe mwam teneiy dabook
- ung chargeiy interest ngana ouwak
- ung ouge bwe eo' dugdug ngea wam visa.

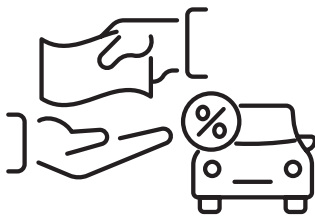




INTEREST (EKANGABEDA)

Iya wo' loan wo nan needeiy mwe pumwe bita loan epoa wan interest (bita wan kangabeda). Ian Otereria, tsimine ngea wan limit mwana interest rate. Wo' nan gona ied ian bita wan Australian Securities and Investments Commission (ASIC) page (asic.gov.au/for-consumers/loans-and-credit-cards/).

Tsiniya ung chargeiyuw ouwaka eken bita limit, wo' gona jimen ura ea ambina ASIC (asic.gov.au/about-asic/contact-us/report-issue-to-asic/).



LOANS (EKUNGUNG MUK)

Ngea loan bwein oudo, bwein am tuwap oudo. Wanum pumwe:

- bita ngabet muk awe wo' loaneiy
- bita interest bet
- mwana fees bwein bita loan.

Wanum pumwe iat week mwe maramen. Tsimine amin katoto muk mwe ouwak wangara interest. Ian ngea, wo' nan pumwe'it muk ngea ouwak ken.

Wanan pumwe ouwak eken ea bita ngea wo' kungun.



Ian obon am loan dogin wam oudo.

Wo' kudaijuw:

- a gona ajuk ongagut wanga muk dogin wanga oudo?
- ngabeo iat makur godow ajuk transport (towo)?
- wo' needeiy kor oudo bweit makur mwe itsimor?
- wo gona affordeiy pentin, repair, insurance, mwe regitaiyen oudo? mwe mwana karaiy ian maramen?

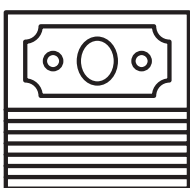
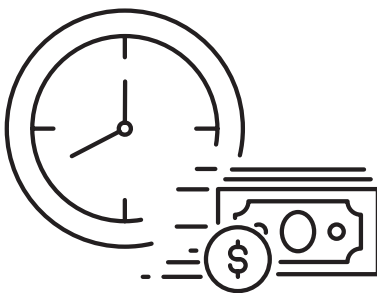
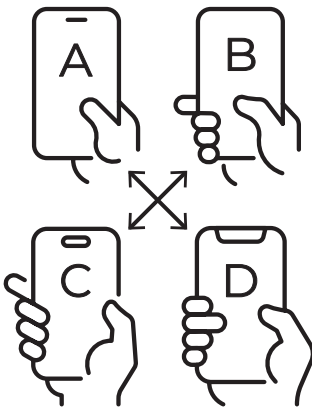
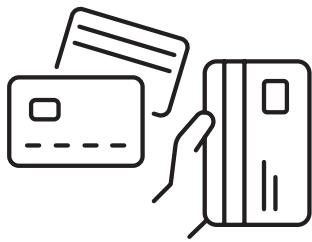


Iya wo misseyi pumwet loan

Iya wo' misseyi pumwe'en loan, wo gona:

- metu iat gaturae ngana towe emuk
- wo nan receiveiy calls atsin turut engame ngabuna ung nan ouda adikae wo' etsiok bet pumwe ura
- inan keijeija am reda Otereria imur.

Iya tsimine wam loan bwein oudo, **wo gona pumwe atai mwe aiqon percent eaduwa** atai mwe anga percent bwe dogin ngea bita muk eiy bweit loan. Amin katoto muk ung chargeiy engame interest ngana ouwak eken ea ngabuna engame mek iat temporary visa.



CREDIT CARDS

Ngea credit card wo' gona pumwe emuk ngana awe wo' kungun. Wanum pumwe emuk ngana wo' kungun. Iya wo' pumwe'eat emuk ngana wo' tuk kungun eiy bet idura ngea.

Wanum eo' tamo:

- iya wo' eo pumwe bita ngabet emuk ngea wo' loaneiy, bita bank nan chargeiyuwen emuk ouwak bet eken- nan gona bet ouwaka 20%
- tsimine ekaduwa or fees iya wo' duokun pumwe
- inan wipin ngabeda idura.

Wo' owunan credit card iya wo' tsid dedein an makur bita card. Wo' gona kuda ian obwon am teneiy imin. Wo' gona nanga bita website: (moneySMART.gov.au/credit-cards) dogit advice towe mwana credit card wo' teng ijij.

PHONE PLANS

Mwan terepon company (Optus, Telstra, Vodafone mwe amebuna ibiun) ung gona offereiyew e plan dogit terepon ngea tsimedu. Ian ngea, wo pumwe bita terepon epode mwana wan phone service dogin atamaro, anaramwae mwe aeoq oa eiju mwe anggo maramen.

Ouda ko mwane ikuda:

- egen pumwen memak ngea bita contract?
- gona ajuk mijioy bita plan iya a kariten redo' bwio?
- a nan num pumwe bita ngaben pumwen iya anum redon?
- anan gona babiji oa eke wanga ngea bita terepon?

Tip: wo' gona saveiy emuk ian am tuwap terepon ngea magit basic mwe owunan pre-paid credit. Ebakit terepon gona owunan apps tekeyi Facebook messenger oa Whatsapp.

IAN EBUMWIN MWE PAYDAY LOANS

Ibuin amin katoto muk ung offereiy quick cash loan. Mwe ung nan ouge:

- 'eko credit check'
- 'wipia approveiyen'
- 'nan wo gona wam muk ian ngabumine'

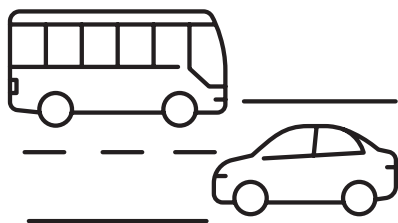
Ita ngana:

- wuwak wangara charge mwe fees
- nan ouwak eket emuk ngea wanum pumwe ea bita ngea wo' loaneiy.
- wo' gona anani ungon wanum courteiy:

Iya wo' loaneiy \$100 mwe wanum pumwe \$200, bwe ea emwi ngea. Egon ngune bwe scam oa ekatoto emuk ngana eo' emwi.

Mwangane loan gona:

- riringuw wanum stress (aruk) mwe meneang
- totuw iat idura
- aturai tsimorum mwe am makur.



TRANSPORT MWE AN MAKUR NGABEM IAT MAKUR.

Ngabem iat PALM scheme num godow transport atsin ina wo mek eaduwa engon am makur.

Ian ngea:

- wo eab needeiy wanum tuwap oudo iya bwein am nuwaw'm makur
- ngawena transport enum safe mwe fit ea dabwein makur memak
- iya tsimine tow'et emuk dogin pumwe'en transport, needeiy num epo burio eow ean amie ere.

Ngabem iat makur gona checkeiy bita PALM scheme Approved Employer Guidelines (ian section 10.5.7 and 10.11.9) dogin dedein mungane.



EPUOK DOGIT DABWEIN MAKUR IAT PALM SCHEME.

- Dorera ngabem iat PALM scheme oa wamie wellbeing officer.
- Wo' gona ringeiy PALM scheme support service line ean wora numpa ngea: 1800 51 51 31
- Wora Email: (palm@dewr.gov.au)
- Wo gona odet wora website: (www.palmscheme.gov.au)
- Contacteiy National Debt Helpline iya wo teng dorereiy angot imin. Wora numpa ngea 1800 007 007 oa odet ura ean wora website (www.ndh.org.au) Eko pumwen ngane, mwe inan confidential doreiyen



Needeiy ajuk interpreter oa amin keid edorer?

Ringeiy amin keid edorer - Translating and Interpreting Service (TIS National) ean wora numpa ngea 131 450. Ura nan gona ringeiy bita PALM scheme support service line mwe dorer ian dorerin bwim. Ura ung gona bet ringeiy business ibiun oa mwana support services dogin buogem.