

Save gut long ol lon na kredit

palmscheme.gov.au

Sampela taim, yu no gat moni bilong baim samting yu laikim. Nogut, yu ting olsem lon, kredit kat o fon plen bai helpim yu. Tasol ol dispela samting inap kamapim bikpela hevi bihain. Taim yu kisim lon bilong baim samting, yu save tromoi moa moni, winim prais bilong en.

Dispela gaid bai stori gut long, lon em i wanem samting, yu mas was gut long wanem samting, na hau yu ken kisim helpim sapos yu no klia.

Olgeta taim, askim yu yet:

Mi inap seivim moni long baim samting mi nidim na bai mi no gat wok long kisim lon?



OL GUTPELA WEI BILONG LUKAUTIM MONI BILONG YU

- Wokim baset pastaim. No ken hariap long boroim moni
- Kisim wanpela lon tasol
- Askim man, em yu trastim, long helpim yu bipo long sainim
- Olgeta taim, yu mas sekim interes, ol fi, na hamas moni yu mas bekim long wan wan taim



NO KEN LARIM OL GIAMAN LAIN LONG GIAMANIM YU

Was gut long ol giaman man. Ol dispela kain man inap giaman na tok olsem "mi wok long benk" o "mi wok long wanpela lon kampani." Ol dispela man bai traim stilim moni bilong yu.

Ol inap:

- ofaim ol lon em yu no bin askim
- askim yu long givim pesonel infomesen bilong yu.

No ken tru long givim pesonel infomesen bilong yu long ol man yu no save long ol. Olgeta taim, yu mas askim pastaim man o meri yu trastim. Sapos yu kisim fonkol, email o teks meseji i kam long benk yu no klia long en, sekim na painimaut fon-namba bilong dispela benk long intenet. Yu yet i ringim ol na save gut olsem ol i no giaman.

Sampela lain bilong lendim ol moni i save traim giamanim ol manmeri i gat visa. Was gut sapos:

- ol i no eksplenim gut long ol samting
- ol i subim yu long sainim hariap
- ol i sasim bikpela interest
- ol i tok visa bilong yu i no bikpela samting.

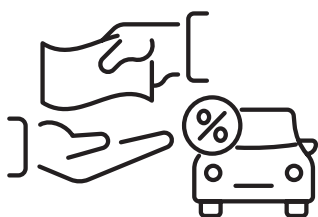




INTEREST

Sapos yu kisim lon, yu bai gat wok long peim bek sampela ikstra moni em ol i kolim olsem interest. Long Australia, i gat interest reit, em lo i makim, na ol i no ken sasim antap moa long en. Yu ken painim dispela samting long webpes bilong Australian Securities and Investments Commission (ASIC) (asic.gov.au/for-consumers/loans-and-credit-cards/).

Sapos sampela lain i sasim antap moa long en, yu ken ripotim dispela samting long ASIC (asic.gov.au/about-asic/contact-us/report-issue-to-asic/).



OL LON

Kar lon i makim olsem yu boroim moni bilong baim kar. Yu mas peim bek:

- ol moni yu bin boroim
- ikstra moni ol i kolim olsem interest
- ol fi bilong dispela lon.

Yu mas peim bek sampela hap moni long olgeta wik o olgeta mun. Sampela lain i save sasim interest em i antap tru. Dispela i minim olsem yu mas peim planti ikstra moni.

Yu bai peim ol moni em i winim ol moni yu boroim



Bipo long yu kisim lon

Askim yu yet:

- mi inap seivim moni bilong baim kar, na i no gat wok long kisim lon?
- employa bilong mi i givim mi pinis trenspot?
- tru tru mi nidim kar long wok o sindaun bilong mi?
- mi inap baim petrol, insuerens, rejistresen, na peim moni bilong stretim kar, na peim bek ol moni long olgeta wan wan mun?

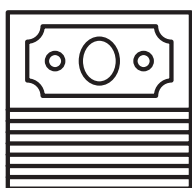
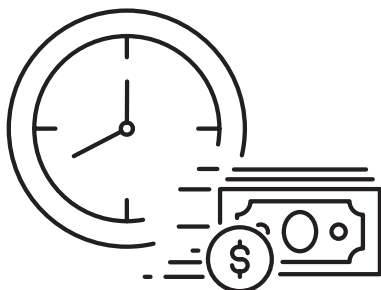
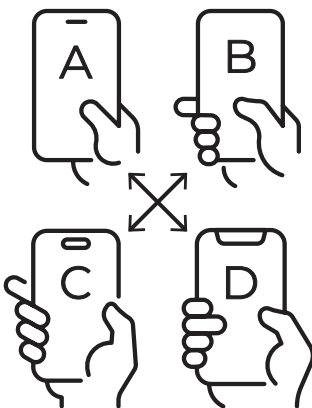
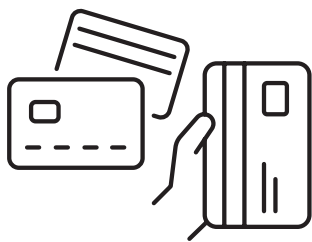


Feil long peim lon moni

Sapos yu feil long peim lon moni, yu inap:

- kisim hevi bilong moni
- kisim ol fonkol i kam long ol manmeri i askim wai yu no inap peim bek
- painim hat long kam bek long Australia long bihaintaim.

Sapos yu kisim kar lon, **sampela taim yu mas baim ol moni inap 11% inap long 16% antap** moa long baim kar bikos yu bin boroim moni. Planti taim, ol lain bilong lendim moni i sasim ol manmeri long kisim ol temporari visa wantaim bikpela interest reit.



OL KREDIT KAT

Kredit kat i ken mekim yu long boroim moni bilong baim ol samting. Bihain, yu mas peim bek ol moni yu bin boroim. Baim ol samting wantaim ol moni yu boroim i kain olsem dinau.

Was gut:

- long olgeta wan wan mun, sapos yu no peim ol moni em ol i makim, benk bai sasim yu moa moni - planti taim em inap winim 20% interest
- sapos yu peim ol moni long taim bihain, em i makim yu mas givim ol ekstra fi
- wantu tasol bai yu kisim bikpela dinau.

Yu mas save na kliagut long hau kredit kat i wok, orait, long dispela taim tasol, yu ken yusim kredit kat. Olgeta taim, yu mas givim ol askim pastaim na bihain ating yu ken stat yusim kredit kat. Visitim websait bilong Moneysmart's (moneysmart.gov.au/credit-cards) bilong kisim helpim long skelim na makim kredit kat bilong yusim.

OL FON PLEN

Sampela taim, ol fon kampani (olsem Optus, Telstra, Vodafone na ol narapela) i givim ofa long nupela fon wantaim plen. Dispela i minim olsem yu bai baim fon na peim ol moni long fon sevis inap 12, 24, o 36-pela mun o moa.

Skelim ol dispela askim:

- mi mas baim hamas moni olgeta long olgeta kontrak
- mi inap kenselim plen maski haptaim bilong kontrak i no pinis yet?
- mi mas baim yet olgeta moni maski mi lusim kantri?
- mi inap holim fon olsem em bilong mi?

Savetingting: yu ken seivim moni sapos yu baim fon tasol na yusim pri-peid kredit. Long klostu olgeta fon, yu ken yusim ol app olsem Facebook Messenger o WhatsApp.

OL SEIM DE LON NA PEI DE LON

Sampela lain bilong lendim moni i save givim ofa long ol lon bilong kisim kwik moni. Ol inap tok:

- 'no gat kredit sek'
- 'givim tok orait wantu'
- 'kisim moni tute'

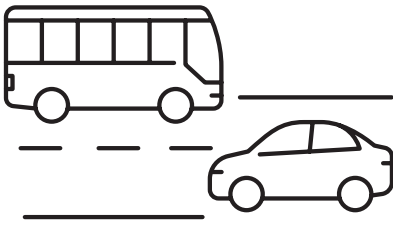
Tasol, planti taim, ol i:

- sasim ol interes na fi i antap tru
- askim yu long planti moa moni, winim ol moni yu bin boroim
- kisim yu long kot sapos yu no inap peim bek.

Sapos yu boroim \$100 na yu mas peim bek \$200, em i no stret. Dispela kain pasin, em ol i save kolim olsem skem o anfea lending.

Ol dispela lon inap:

- mekim na yu bai wari na pilim sem
- mekim na yu bai kisim bikpela dinau
- mekim nogut long helt bilong yu na daunim strong bilong yu long mekim wok.



TRENSPOT NA SAMTING EMPLOYIA BILONG YU I MAS MEKIM

PALM skim employia bilong yu i mas stretim rot bilong givim yu trenspotesen i save ron namel long ples slip na ples wok bilong yu.

Dispela i minim olsem:

- yu no gat wok long baim kar long i go i kam long wok
- trenspot i mas seif na fit long olgeta wokman
- yu wantaim employia i mas wanbel wantaim long makim hamas moni bilong trenspot didaksen na raitim dispela long pepa.

Ol employia i ken sekim PALM scheme Approved Employer Guidelines (seksen 10.5.7 na 10.11.9) bilong kisim moa save.



SAPOT BILONG HELPIM OL PALM SKIM WOKMAN

- Toktok wantaim PALM skim employia bilong yu o welfea na welbing opisa.
- Ringim PALM skim sapot sevis lain: 1800 51 51 31
- Emeil: (palm@dewr.gov.au)
- Visitim: (www.palmscheme.gov.au)
- Ringim National Debt Helpline long 1800 007 007, em i no gat pe long en, o visitim (www.ndh.org.au) bilong toktok wantaim ol long samting ol narapela man i no ken save long en



Nidim man o meri bilong tanim tok?

Ringim Translating and Interpreting Service (TIS) long 131 450. Ol i ken ringim PALM skim sapot sevis lain bilong helpim yu na toktok long tokples bilong yu. Na tu, ol i ken ringim ol narapela bisnis lain o ol sapot sevis bilong helpim yu.