

How we can support you during the Coronavirus (COVID-19)

If you have any concerns about your financial situation, talk to us sooner rather than later.

If you're experiencing financial hardship as a result of the coronavirus pandemic (for examples through redundancy, reduced/nil hours), please contact us through [**hardshipnz@bmw.co.nz**](mailto:hardshipnz@bmw.co.nz) as you may be eligible for hardship.

The following options may be available for you depending on your circumstances:

- Short term deferred loan payments
- An extension of loan terms
- An extension of loan terms and reduced repayment for an amount below the current monthly payment
- A combination of the options above

You may also wish to contact MoneyTalks. MoneyTalks offer free and confidential budgeting advice to individuals, family and whanau.

This is a service offered by Financial Capability New Zealand and supported by the Ministry of Social Development. You can reach them on:

Phone: **0800 345 12**
Live chat: **www.moneytalks.co.nz**
Email: **help@moneytalks.co.nz**
SMS: **4029**