

Liberty has always assessed customers based on their individual circumstances, allowing us to provide more personalised and tailored solutions. This also applies to hardship and helping customers in need is something we are proud to have a long tradition of doing. In the current climate, we know that our customers may experience financial hardship and need our assistance more than ever before.

As the coronavirus pandemic (COVID-19) continues to unfold, we're keeping a close eye on developments and putting our people first.

Your safety and financial wellbeing is our top priority, and we're here to help you weather the storm. Some options to help you during this time may include:

- Waiving of loan fees and charges
- Deferring scheduled loan repayments
- Restructuring existing loans free of associated costs

We understand that customers may be feeling uncertain and have questions about their accounts at this time. We've answered a few questions below to give further clarity around the assistance measures available to you.

I have been impacted by COVID-19 and am going to struggle to make payments. What do I do?

There are several measures we are taking to assist customers including deferring scheduled loan repayments, waiving loan fees or charges, and restructuring loans with no additional cost. We encourage you to contact our hardship team either by selecting 'Financial Hardship Enquiry' via the **contact form**, calling **0800 003 391** or emailing **operations@libfin.co.nz**. You will need to provide your account number, contact number and a brief explanation of your current circumstances.

If I defer payments on my loan, will I have to make the payments up?

If we agree to establish a deferral agreement, interest will continue to accrue, and will be added to your loan balance each month. There will be no need to make a lump sum repayment at the end of the deferral period as payments will be made over the remaining term of your loan.

Will applying for hardship assistance due to COVID-19 be recorded on my credit file?

No, any hardship measures we assist you with during this period will not be recorded on your credit file.

Further assistance is available

For all official information relating to Covid-19: www.covid19.govt.nz

For people under financial stress: www.sorted.org.nz

Mental health and wellbeing support during Covid-19: www.mentalhealth.org.nz/get-help/covid-19