

Financial Hardship

If you're in financial hardship, you're not alone. MediPay knows that temporary financial stress can be caused by life events outside your control like illness, unemployment, natural disasters or relationship breakdowns.

Our approach

Where you feel you may not be able to meet your regular loan repayments with MediPay, we're here to help and will always act fairly and reasonably. Please contact at the details below us to see how we can work together towards a solution for you.

Available options

We will assess your situation and then work with you to find a reasonable solution. Some of the options which may be available to you, depending on your circumstances, are:

- postponing your repayment(s) for a specific limited period;
- reducing your repayment(s) for a specific limited period;
- extending your loan term to reduce your loan repayments over that period (without any interest rate change);
- extending your loan term and postponing some of the dates on which repayments are due during a specific limited period.

None of the available options above involve a change in your annual percentage rate(s).

How to apply and process

Please contact one us using the details below. If you would prefer to have a third party or financial counsellor handle this matter for you, please let us know:

Email: care@medipay.com.au

Telephone: 1800 810 950

In writing to: Suite 3, Level 1, 53 Cross Street, Double Bay NSW 2028

After we have received your application as well as any supporting information we need to assess your hardship application, we will review and consider your situation and then send you a written notice of the outcome of this assessment (and our reasons for the decision) within 21 days of our receipt of all the necessary documentation.

If you are not happy with any part of our hardship process, including our decision, please contact us using the details above to let us know. If we have not been able to resolve your issue to your satisfaction, you may lodge a complaint with the Australian Financial Complaints Authority. AFCA provides fair and independent financial services complaint resolution that is free to consumers.

Website: www.afca.org.au

Email: info@afca.org.au

Telephone: 1800 931 678 (free call)

In writing to: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001