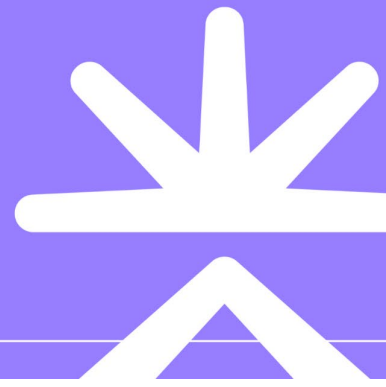


Loss mitigation solutions. Borrower information.



Helia's loss mitigation solutions are designed to provide short-term support to help you stay in your home while you sort through a difficult situation.

A sudden job loss, reduced income, illness, marital breakdown, or other life changing situations can have a devastating impact on your financial wellbeing and threaten your ability to meet your loan repayments.

In partnership with your lender, Helia can support and provide solutions that are tailored to your needs via the below offerings.

Financial hardship assistance

If you are experiencing financial difficulty and remain the owner of the property, you should contact your lender and discuss applying for financial hardship assistance.

Helia will work in conjunction with your lender to match assistance to your needs. We will aim to ensure all genuine hardship requests receive the best solution to assist you in staying in your home.

In most cases, Helia supports your lender's financial hardship policy, which can provide solutions such as:

- capitalisation of arrears
- deferred repayments
- reduced repayments
- conversion of loan to interest-only
- loan term extension
- time to seek financial counselling advice
- time to sell (borrower sale assistance)

Borrower sale assistance

Helia's borrower sale assistance can help borrowers who want to sell their home but may not have the means to do so.

If you have decided to sell your home which will result in a shortfall and require financial assistance to do so (moving costs, agents' fees, rental, and bond costs) and/or would like independent financial advice prior to making this decision, Helia can contribute to these costs.

Whilst you remain the owner of the property, you should contact your lender to discuss borrower sale assistance options.

For general information on financial hardship assistance or borrower sale assistance you can contact our customer service centre on 1300 661 188 (option 2) or email our loss management team at lossmitigationAU@helia.com.au