


Warning about Borrowing

 Do you really need a loan today?*

It can be expensive to borrow small amounts of money and borrowing may not solve your money problems.

Check your options before you borrow:

- For information about other options for managing bills and debts, ring 1800 007 007 from anywhere in Australia to talk to a free and independent financial counsellor
- Talk to your electricity, gas, phone or water provider to see if you can work out a payment plan
- If you are on government benefits, ask if you can receive an advance from Centrelink: Phone 131794

The Government's [MoneySmart](#) website shows you how small amount loans work and suggests other options that may help you.

*This statement is an Australian Government requirement under the
National Consumer Credit Protection Act 2009