

## KANGAROO ISLAND BUSHFIRE GRANTS updated 14/02/2020

Below are a list of grants and loans available and a brief on requirements, eligibility and links to guidelines and online application forms.

The grants appear to be ever changing so check guidelines and complete applications as soon as possible.

Updates and new grant/loans and major bank relief packages from the last release are highlighted in green.

Prior to applying make sure you have photographs of damage and other requested documents ready to upload.

These grants are in no particular order as your situations will all be different.

If the hyperlinks below do not work, copy and paste them into your web browser.

For a full up to date list of Kangaroo Island Recovery information visit <https://dhs.sa.gov.au/services/disaster-recovery/kangaroo-island-fire-recovery#grants>

|    | AGENCY   | AMOUNT                | LINKS & INFORMATION  |
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| 0. | Australian Government through South Australian State Department of Industry & Skills | \$500,000<br>\$50,000 | <p>Applications for the Concessional Bushfire Loans are now open.</p> <p><b>Bushfire Working Capital Loans</b> of up to \$50,000 are intended to provide short-term cash support for businesses that have lost income as a result of the eligible disaster.</p> <p><b>Bushfire Recovery Loans</b> of up to \$500,000 are intended to provide funding for asset reinstatement and replacement and may also be applied to assist the business with working capital whilst it re-establishes its normal trading operations</p> <p>You are required to complete the application online. A sample application is attached so that you can pull together the required information prior to applying. I am currently querying question 21A. in the application form and seeking to have this amended.</p> <p>The application form and guidelines <a href="http://www.business.sa.gov.au/bushfires">http://www.business.sa.gov.au/bushfires</a></p> <p>The South Australian Government has partnered with the Commonwealth Government to offer financial assistance under Disaster Recovery Arrangements to those impacted by bushfires in South Australia. The loans, of up to \$500,000, will be available to support eligible businesses restore and replace assets and property that have been significantly damaged in the fires.</p> <p>Eligibility for concessional loans - Eligible businesses will operate in the local government area of Kangaroo Island, Adelaide Hills, Mount Barker, Murray Bridge, Mid Murray, Kingston and Yorke Peninsula. For the purpose of these loans, a small business is defined as a business that employs fewer than 20 full-time equivalent staff and includes sole traders where more than 50 per cent of the sole trader's income comes from that business. Business with a turnover of less than \$50 million, with 20 or more employees, will be considered on a case-by-case basis. Concessional loan assessments will be undertaken by the South Australian Government Financing Authority (SAFA). <a href="mailto:dis.smallbusiness@sa.gov.au">dis.smallbusiness@sa.gov.au</a> new Infoline: 08 8429 3261</p> |

|     | AGENCY                                     | AMOUNT     | LINKS & INFORMATION   |
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| 0.1 | Drought and Natural Disaster Loans         | Up to \$2M | <p><b>Regional Investment Corporation Drought and Natural Disaster Loans for Farmers</b></p> <p>No time limit</p> <p>For businesses affected by drought or natural disaster<br/>Term 10 years. Interest free for 2 years then interest at the annual government bond rate<br/><a href="https://www.ric.gov.au/drought">https://www.ric.gov.au/drought</a></p> <p>See guidelines page 4 &amp; 5 Option 2 Loans for drought preparedness activities. This covers other natural disasters<br/><a href="http://www.ric.gov.au/farmers/drought#guidelines">www.ric.gov.au/farmers/drought#guidelines</a></p> <p>I have been advised that you would skip the section on drought when completing the application and instead explain the fire damage<br/>Prior to completing an application discuss your situation with the RIC by calling 1800 875 675.</p> |
| 0.2 | Farm Investment Loan                       | Up to \$2M | <p><b>Regional Investment Corporation Farm Investment Loan for Framers</b></p> <p>No time limit</p> <p>For businesses affected by drought or natural disaster<br/>Term 10 years. Current interest rate 2.11%<br/><a href="https://www.ric.gov.au/farm-investment">https://www.ric.gov.au/farm-investment</a></p> <ul style="list-style-type: none"> <li>• refinance (restructure existing debt) up to 50%</li> <li>• access new debt for operating expenses and capital expenditure</li> </ul> <p>Prior to completing an application discuss your situation with the RIC by calling 1800 875 675.</p>   |
| 1.  | KI Mayoral Relief & Recovery Bushfire Fund | Various    | <p>Anyone affected is able to apply. Funding will vary based on your circumstances.<br/><a href="https://www.kangarooisland.sa.gov.au/community/kangaroo-island-bushfires-2020/ki-mayoral-relief-and-recovery-bushfire-fund-application">https://www.kangarooisland.sa.gov.au/community/kangaroo-island-bushfires-2020/ki-mayoral-relief-and-recovery-bushfire-fund-application</a></p> <p>Property Assessment number mentioned in the application is your Council Rates number - this is A + 5 digits</p>  |
| 2.  | PIRSA Bushfire Recovery Grant              | \$75,000   | <p>Primary Producer Grant – applications to be lodged no later than 4.30pm 31 July 2020</p> <p>If you are not sure if you are eligible for a PIRSA grant or you need help to prepare, please call Sue on 041 3160 0009</p>  |

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|  |        |        | <p><u>Guidelines</u><br/> <a href="https://www.pir.sa.gov.au/_data/assets/pdf_file/0011/338816/On-Farm_Emergency_Water_Infrastructure_Rebate_Scheme_Guidelines_FINAL.pdf">https://www.pir.sa.gov.au/_data/assets/pdf_file/0011/338816/On-Farm_Emergency_Water_Infrastructure_Rebate_Scheme_Guidelines_FINAL.pdf</a></p> <p><u>Application</u><br/> <a href="https://pir.sa.gov.au/grants_and_assistance/recovery_grants_for_bushfire_affected_communities_in_south_australia/_nocache">https://pir.sa.gov.au/grants_and_assistance/recovery_grants_for_bushfire_affected_communities_in_south_australia/_nocache</a></p> <p>PIRSA contact 1800 931 314 <a href="mailto:PIRSA.GrantsEnquiries@sa.gov.au">PIRSA.GrantsEnquiries@sa.gov.au</a></p> <p>PIRSA state that funding will be paid quickly if you qualify</p> <p>To be eligible, you must:</p> <ul style="list-style-type: none"> <li>• not be a corporation</li> <li>• earn more than 50% of your income from primary production</li> <li>• spend part of your labour on primary production</li> <li>• intend to rebuild your business in its current location.</li> </ul> <p>If you don't earn more than 50% of your income from primary production, you may still be eligible if:</p> <ul style="list-style-type: none"> <li>• you can show you will earn 50% of your income from primary production within 3 years, or</li> <li>• you can show you would ordinarily earn more than 50% of your income from primary production but this has been affected by drought, and</li> <li>• in both cases, you earn less than \$100,000 in "off-farm" income.</li> </ul> <p>Farmers, fishers, private foresters and beekeepers can apply.</p> <p>Note: PIRSA have confirmed Horticultural enterprises can apply – see your business classification on your tax return or ask your accountant what industry group you are classified under.</p> <p><b>Your expenditure</b></p> <p>The recovery grants can be used to clean-up and repair bushfire damage.</p> |

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|    |   |          | <p>These grants can go towards:</p> <ul style="list-style-type: none"> <li>• equipment and materials used in clean-ups</li> <li>• additional labour costs</li> <li>• disposing of damaged goods and injured or dead livestock</li> <li>• repairs to buildings (other than housing)</li> <li>• fencing repairs</li> <li>• replacing or repairing essential equipment</li> <li>• salvaging crops</li> <li>• treating livestock, poultry and aquaculture species</li> <li>• buying fodder, grain and feeds for livestock and poultry</li> <li>• purchasing or hiring equipment used to immediately resume business</li> <li>• replacing essential water used for fire fighting</li> <li>• water cartage</li> <li>• safety inspections.</li> </ul> <p>Grants cannot be used to repair damage:</p> <ul style="list-style-type: none"> <li>• to residential properties</li> <li>• covered under existing insurance policies.</li> </ul> <p>You may also be able apply for the Small Business Grant using the same ABN</p> |
| 3. | SA Small Business Bushfire Recovery Grant | \$50,000 | <p>DIS have reverted back to accepting one application for \$50,000 or several applications up to the value of \$50,000<br/> You just need to have an actual invoice for the final \$25,000 instalment to be released to you rather than a quote or estimate. You need to have incurred the expenses and be invoiced but not necessarily paid for it.</p> <p>Nikki Becker at the department of Innovation &amp; Skills. She has assured me that estimates of the cost of items will be sufficient if you are not able to obtain quotes.<br/> If you are not able to obtain quotes it is suggested that you google the items you are seeking to purchase and take a screen grab or photo of the screen and use this for your application.</p> <p>To qualify you must earn more than 50% of your income from the small business that you are applying for.<br/> If you are not sure if you are eligible or you need help to prepare, please call Sue on 041 3160 0009</p> <p>Guidelines</p>                           |

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|    |  |          | <p><a href="https://business.sa.gov.au/DSDSBG/media/DSDSBG/Documents/PDF/Bushfire-Grants-Guidelines_3.pdf">https://business.sa.gov.au/DSDSBG/media/DSDSBG/Documents/PDF/Bushfire-Grants-Guidelines_3.pdf</a></p> <p>Application is online at <a href="http://www.business.sa.gov.au/bushfires">www.business.sa.gov.au/bushfires</a></p> <p>Need an ABN or special circumstances<br/>The department state that funding will be paid quickly if you qualify.</p> <p>Financial assistance of up to \$50,000 is available to impacted small businesses for costs associated with clean-up, restoration and rebuilding. Available funding includes:</p> <ul style="list-style-type: none"> <li>• <b>An initial amount of up to \$25,000</b> to support an initial claim, with evidence of the direct damage such as photographs, quotations, tax invoices or official receipts required.</li> <li>• <b>A subsequent amount of up to \$25,000</b> to support subsequent claims, with full evidence of payment required. (This evidence must also include any amounts claimed under the initial claim if not already provided).</li> </ul> <p>Multiple applications can be made up to the maximum amount available under the non-profit organisation grants.</p> <p>Bushfire affected primary producers can also seek relevant grants and services. For more information, visit <a href="#">Recovery grants for bushfire affected communities in South Australia</a>.</p> |
| 4. | PIRSA On Farm Emergency Water Infrastructure Rebate Scheme | \$50,000 | <p><b>Up to \$50,000 rebate at 1:1 ratio ie. Spend \$100,000 and get \$50,000 rebate</b></p> <p>This fund covers money spent on Livestock and Horticultural water infrastructure pre and post bushfires.<br/>The Program opened on 1 July 2018 and will close on 31 March 2021 or when the funding allocation is exhausted, whichever occurs first.</p> <p><u>Guidelines</u><br/><a href="https://www.pir.sa.gov.au/__data/assets/pdf_file/0011/338816/On-Farm_Emergency_Water_Infrastructure_Rebate_Scheme_Guidelines_FINAL.pdf">https://www.pir.sa.gov.au/__data/assets/pdf_file/0011/338816/On-Farm_Emergency_Water_Infrastructure_Rebate_Scheme_Guidelines_FINAL.pdf</a></p> <p><u>Application</u><br/><a href="https://www.pir.sa.gov.au/grants_and_assistance/drought_support/financial_assistance/on-farm_emergency_water_infrastructure_rebate_scheme?shorturl_onfarm-water-rebate">https://www.pir.sa.gov.au/grants_and_assistance/drought_support/financial_assistance/on-farm_emergency_water_infrastructure_rebate_scheme?shorturl_onfarm-water-rebate</a></p>   |

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| 5 | Red Cross 1 | \$5,000  | <p>Update 3/2/20</p> <p>A \$5,000 payment for homeowners whose homes have been structurally damaged and require repair to make them safe to live in.</p> <p><a href="https://www.redcross.org.au/get-help/emergencies/recovering-from-emergencies/grants?gclid=CjwKCAiAg9rxBRADEiwAxKDTup6b3Z0SpCqJXRAZEckjEgfVJyDVG--4IRVWuIFPgc-iSlqcnzni1RoC1JQQAvD_BwE#emergency">https://www.redcross.org.au/get-help/emergencies/recovering-from-emergencies/grants?gclid=CjwKCAiAg9rxBRADEiwAxKDTup6b3Z0SpCqJXRAZEckjEgfVJyDVG--4IRVWuIFPgc-iSlqcnzni1RoC1JQQAvD_BwE#emergency</a></p> <p>See required documentation in Red Cross 2</p>  |
|   | Red Cross 2 | \$20,000 | <p>Update 3/2/20 increase in grant from \$10,000 to \$20,000. The Red Cross will contact you to increase your payment from \$10K to \$20K if you have already applied for or received this grant.</p> <p>A grant of \$20,000 is available per household. Grants will be open until 30 April 2020.</p> <p><b>If your home has been destroyed in a bushfire since July 2019, you can apply for an emergency grant.</b></p> <p>Application</p> <p>Click on the START YOUR APPLICATION button at this link (link updated)</p> <p><a href="https://www.redcross.org.au/get-help/emergencies/recovering-from-emergencies/grants?gclid=CjwKCAiAg9rxBRADEiwAxKDTup6b3Z0SpCqJXRAZEckjEgfVJyDVG--4IRVWuIFPgc-iSlqcnzni1RoC1JQQAvD_BwE#emergency">https://www.redcross.org.au/get-help/emergencies/recovering-from-emergencies/grants?gclid=CjwKCAiAg9rxBRADEiwAxKDTup6b3Z0SpCqJXRAZEckjEgfVJyDVG--4IRVWuIFPgc-iSlqcnzni1RoC1JQQAvD_BwE#emergency</a></p> <p>Emergency grants are open across Australia to people whose primary place of residence has been destroyed or rendered permanently uninhabitable as the result of bushfires from 1 July 2019.</p> <p>Your primary place of residence is the place you reside in on a permanent basis, whether as an owner-occupier or a tenant. 'Destroyed or rendered permanently uninhabitable' means the place has been or must be demolished.</p> <p><u>How to apply</u></p> <p>We want to make the process as simple as possible, with a few basic checks.</p> <p>Before you start your application, *please have a photo or scan of the following documents ready:</p> <ol style="list-style-type: none"> <li>1. Evidence of your identity, such as a drivers licence or passport</li> <li>2. Proof of residence, such as a recent utility bill</li> <li>3. Details for a financial transfer, such as a bank statement or internet banking screenshot clearly showing your name, bank name, BSB and account details. Handwritten notes or photos of bank cards cannot be accepted.</li> </ol> |

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|    |                         |                | <p>*If your documents have been damaged or lost in the fires and cannot be replaced, please phone 1800 RED CROSS (1800 733 276).</p> <p>Please also visit <a href="http://www.disasterassist.gov.au">www.disasterassist.gov.au</a> to see what other help is available from government.</p> <p>Who are the emergency grants for?<br/> First we are providing emergency grants of \$20,000 to people whose homes have been destroyed or rendered permanently uninhabitable by the bushfires. These grants are to help people meet immediate needs.</p> <p>Am I eligible for a grants?<br/> Emergency grants are available to people across Australia whose primary place of residence has been destroyed or rendered permanently uninhabitable by any bushfire since 1 July 2019.</p> <p>Your primary place of residence is the place where you reside on a permanent basis, whether as an owner/occupier or a tenant.</p> <p>‘Destroyed or rendered permanently uninhabitable’ means the place has been or must be demolished.</p> <p>I am renting a place that was destroyed by the bushfires. Can I get a grant?<br/> Yes if the property that was destroyed was your primary place of residence. When you apply, you will need to provide evidence, such as a photo or scan of a utility bill with your name and the address of the property with your name on it. ‘Destroyed or rendered permanently uninhabitable’ means the place has been or must be demolished.</p> <p>I've lost a holiday house/investment property in the bushfires. Can I get a grant?<br/> The grants are for people whose primary place of residence (owned or rented) has been destroyed or rendered permanently uninhabitable. This is because we are trying to respond to the most urgent cases first. Other financial assistance may be available from government: visit <a href="http://www.disasterassist.gov.au">www.disasterassist.gov.au</a> to see what is available in your state.</p> <p>Questions? Check the emergency grants support page<br/> <a href="https://www.redcross.org.au/get-help/emergencies/recovering-from-emergencies/direct-assistance-contact/bushfire-emergency-grants-support">https://www.redcross.org.au/get-help/emergencies/recovering-from-emergencies/direct-assistance-contact/bushfire-emergency-grants-support</a></p> |
| 6. | Re-establishment Grants | Up to \$10,000 | <p>Eligible South Australians who are uninsured and have had their principal residence damaged by bushfires can apply for grants of up to \$10,000 to help them re-establish their homes.</p> <p><a href="https://dhs.sa.gov.au/latest-news/media-releases-2019/re-establishment-grants">https://dhs.sa.gov.au/latest-news/media-releases-2019/re-establishment-grants</a></p> <p>Applications can only be made over the phone by calling 1800 302 787</p>  |

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|    |   |         | <p>The payments can be used to help repair bushfire damaged homes or replace essential household items.</p> <p>While many people affected by the Cudlee Creek, Kangaroo Island and Gawler/Angle Vale fires will be covered by their insurance policies, these new grants are intended for people who are uninsured or under-insured.</p> <p>The payments are available only to those persons who meet the following criteria:</p> <ul style="list-style-type: none"> <li>• Their primary residence has been damaged</li> <li>• They meet an income test</li> <li>• Their losses are not being met by insurance, compensation or other assistance measures</li> <li>• The structure/dwelling component of the grant can only be paid to owner-occupiers</li> <li>• The essential household and personal item component may be paid to owner-occupiers or tenants.</li> </ul> <p>Assistance is being provided under the jointly funded Commonwealth-State Disaster Recovery Funding Arrangements. The SA Housing Authority will administer the grants under its Emergency Relief arrangements.</p> |
| 7. | SA Bushfire Appeal State Emergency Relief fund (SERF) | Various | <p>The funds to be allocated from this fund are yet to be determined. Applications will be reviewed by a committee fortnightly, and allocated on a case-by-case basis. There is no guarantee on timing of or allocation of funding.</p> <p>If you have been directly affected by the fires in Cudlee Creek or on Kangaroo Island, you may be able to receive financial assistance from the SA Bushfire Appeal. You do this by making an application to the State Emergency Relief Fund (SERF)</p> <p>Application – State Emergency Relief Fund Application for Assistance<br/> <a href="https://forms.sa.gov.au/#/form/5a617f43ad9c5a2fd00bd129/app/5e2e8b1c4d43311fc0b1454c">https://forms.sa.gov.au/#/form/5a617f43ad9c5a2fd00bd129/app/5e2e8b1c4d43311fc0b1454c</a></p> <p>The application form appears easy to complete.<br/> Contact 08 8226 8966 or 13 23 24</p>   |
| 8. | CentreLink 1.   |         | <p>The federal government is <b>providing two forms of financial assistance</b> to individuals severely affected by this season’s bushfires.</p> <p>Phone 180 22 66 to apply over the phone</p> <p><b>The first form of assistance is a one-off payment of \$400 (increasing to \$800) for children and \$1000 for adults.</b> Known as the Australian Government Disaster Recovery Payment, it is available for Australian residents who:</p> <ul style="list-style-type: none"> <li>• have been seriously injured</li> <li>• have lost an immediate family member in the fires</li> <li>• have lost their homes or sustained major damage to their property</li> </ul>   |



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|     |  |                      | <ul style="list-style-type: none"> <li>are the principal carer of a dependent child who has experienced any of the above.</li> </ul>   |
| 9.  | CentreLink 2.  |                      | <p><b>Income loss allowance</b></p> <p>Phone 180 22 66 to apply over the phone</p> <p><b>The second form of federal assistance</b> is an ongoing, tax-exempt allowance for individuals who have lost income as a direct result of the bushfires.</p> <p>Australian residents who work in an affected LGA and earn less than the income threshold can claim the allowance for a maximum of 13 weeks.</p> <p>The maximum income threshold is \$1060.67 a fortnight for singles aged 22 and over and \$970.17 a fortnight for each member of a couple. (A full list of income thresholds can be found here <a href="https://www.humanservices.gov.au/individuals/services/centrelink/south-australian-bushfires-november-2019-disaster-recovery-allowance#incthresholds">https://www.humanservices.gov.au/individuals/services/centrelink/south-australian-bushfires-november-2019-disaster-recovery-allowance#incthresholds</a>)</p> <p>While the amount paid varies according to an individual's income, the maximum payment rate is equivalent to Newstart.</p> <p>Amounts paid will vary from estimated \$400 - \$600 depending on remote area allowances, rental assistance, partnered etc</p> <p>You will need a pay slip to show usual income. If your records have been lost it is suggested that you use online bank statements as evidence.</p> |
| 9.  | Telstra  | Up to \$500 credit   | <p>Telstra are offering their customers an assistance package.</p> <p>Click on link below for details:<br/><a href="https://exchange.telstra.com.au/bushfire-relief-package-south-australia/">https://exchange.telstra.com.au/bushfire-relief-package-south-australia/</a></p> <p>Call 13 22 03 to register</p>  |
| 10. | Australian Government through South Australian State Department of Industry & Skills | Up to \$500,000 loan | Moved to top of page Grant 0.  |

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| 11 | BankSA |        | <p><b>Bank SA Bushfire Recovery Support Package</b></p> <p><a href="https://www.banksa.com.au/about/community-support/disaster-relief/bushfires-recovery-support">https://www.banksa.com.au/about/community-support/disaster-relief/bushfires-recovery-support</a></p> <p>BankSA as part of the Westpac Group, has established additional measures to our existing Disaster Relief Package to support the rural fires service, our customers and a number of organisations assisting with the recovery process.</p> <p>If you're affected by the bushfires and need assistance, <a href="#">click here</a>.</p> <p><b>Customers</b></p> <ul style="list-style-type: none"> <li>• <b>Mortgage repayments paid for one year</b> for customers who have lost their principal place of residence due to the bushfires (up to \$1,200 per month)</li> <li>• <b>Interest-free home loans for customers</b> to cover the gap between insurance payouts and rebuilding costs, subject to our credit criteria (\$250 million allocation)</li> <li>• <b>Up to \$2,000 in emergency cash grants</b> for customers whose properties have been destroyed or damaged by bushfires</li> </ul> <p><b>Business Customers</b></p> <ul style="list-style-type: none"> <li>• <b>A grant of up to \$15,000 to assist small businesses</b> with the cost of refurbishing premises that have been destroyed during the bushfires</li> <li>• <b>2.83% three-year variable rate, low-interest rebuilding loans</b> for business customers, up to \$1 million individual loans (\$1 billion allocation)</li> <li>• <b>Up to \$2,000 in emergency cash grants</b> for customers whose business premises have been destroyed or damaged by the bushfires</li> <li>• <b>No foreclosures for three years</b> on any farming businesses in the affected areas</li> <li>• <b>Fast track credit approvals</b> to provide short-term assistance</li> </ul> <p><b>Community</b></p> <ul style="list-style-type: none"> <li>• <b>\$3 million</b> to provide emergency cash grants to customers in affected towns and regions</li> <li>• <b>\$500,000</b> donation to Financial Counselling Australia to provide financial counselling services to people in affected towns and regions to help them through the recovery and rebuild</li> <li>• <b>Volunteer fire fighters</b> nationally can access the Disaster Relief Package</li> <li>• Appointing new role <b>CEO, Bushfire Recovery</b> to lead response. This includes mobile customer support teams deployed to affected towns and regions for localised decision-making</li> </ul> |

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|     |        |        | <ul style="list-style-type: none"> <li>This is in addition to the more than \$1 million already contributed to community groups such as The Salvation Army Emergency &amp; Disaster Appeal, state-based volunteer services, and state bushfire appeals</li> </ul> <p><b>Employees</b></p> <ul style="list-style-type: none"> <li><b>Uncapped paid leave</b> for Westpac Group employees who are emergency services volunteers in bushfire affected areas (includes Fire, SES, Paramedic and Defence)</li> <li><b>3 days paid community volunteering leave</b> for employees wanting to volunteer in bushfire affected areas</li> <li><b>Up to \$5,000 in emergency cash grants</b> for employees in affected areas who need emergency relief</li> </ul> <p><b>The Detail</b></p> <p>Eligibility conditions apply. BankSA customers who wish to utilise these special relief measures or need assistance should contact BankSA Assist on <a href="tel:1800679461">1800 679 461</a> or speak with their local branch. Mobile Westpac Group Support teams will also be available in bushfire affected towns and regions.</p>   |
| 12. | NAB    |        | <p><b>NAB Disaster Relief Package</b></p> <p><a href="https://news.nab.com.au/news_room_posts/nab-announces-sa-bushfire-relief-package/">https://news.nab.com.au/news_room_posts/nab-announces-sa-bushfire-relief-package/</a></p> <p><u>Measures available to customers include:</u></p> <ul style="list-style-type: none"> <li>Credit card and personal loan relief where appropriate;</li> <li>Suspending home and personal loan repayments;</li> <li>Support to manage existing regional and agribusiness bank facilities;</li> <li>Waiving costs and charges for withdrawing term deposits early;</li> <li>Waiving home loan and personal loan application fees;</li> <li>Support to restructure other existing bank facilities; and</li> <li>Provision of support and counselling by making NAB’s Employee Assistance Program available to customers.</li> </ul> <p><u>Further assistance for customers who need help:</u></p> <ul style="list-style-type: none"> <li>Visit their nearest open NAB branch, contact their banker directly or call NAB Assist on 1800 701 599 (8am-8pm Mon-Fri, or 9am-1pm on Saturdays AEST/AEDT).</li> <li>Small business customers call 1300 961 577.</li> </ul> |

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|     |         |        | <ul style="list-style-type: none"> <li>• Agri customers contact their banker.</li> <li>• For emergency claims, or general insurance, call 1300 555 013.</li> <li>• For property and motor vehicle insurance assistance, call 132 652.</li> </ul>  |
| 13. | Westpac |        | <p><b>WESTPAC Bushfire Recovery Support Package</b></p> <p><a href="https://www.westpac.com.au/help/disaster-relief/bushfires-recovery-support/">https://www.westpac.com.au/help/disaster-relief/bushfires-recovery-support/</a></p> <p>We have a proud history of helping Australians through times of trauma. We're here to help our communities, customers and employees recover and rebuild from the recent bushfire crisis.</p> <p>Personal Banking Customers</p> <ul style="list-style-type: none"> <li>• <b>Mortgage repayments paid for one year</b> for customers who have lost their principal place of residence due to the bushfires (up to \$1,200 per month)</li> <li>• <b>Interest-free home loans for customers</b> to cover the gap between insurance payouts and rebuilding costs, subject to our credit criteria (\$250 million allocation)</li> <li>• <b>Up to \$2,000 in emergency cash grants</b> for customers whose properties have been destroyed or damaged by bushfires</li> </ul> <hr/> <p>Business Customers</p> <ul style="list-style-type: none"> <li>• <b>A grant of up to \$15,000 to assist small businesses</b> with the cost of refurbishing premises that have been destroyed during the bushfires</li> <li>• <b>2.83% p.a. three-year variable rate, low-interest rebuilding loans</b> for business customers, up to \$1 million individual loans (\$1 billion allocation)</li> <li>• <b>Up to \$2,000 in emergency cash grants</b> for customers whose business premises have been destroyed or damaged by the bushfires</li> <li>• <b>No foreclosures for three years</b> on any farming businesses in the affected areas</li> <li>• <b>Fast track credit approvals</b> to provide short-term assistance</li> <li>• <b>A Comprehensive checklist</b> has been created to help you navigate the various packages which have been made available at both State and Federal Government levels:</li> <li>• <a href="#">Checklist (PDF 261KB)</a></li> </ul> |

|     | AGENCY | AMOUNT | LINKS & INFORMATION   |
|-----|--------|--------|---|
|     |        |        | <hr/> <p>Community</p> <ul style="list-style-type: none"> <li>• <b>\$3 million</b> to provide emergency cash grants to customers in affected towns and regions</li> <li>• <b>\$500,000</b> donation to Financial Counselling Australia to support financial counselling services to people in affected towns and regions to help them through the recovery and rebuild</li> <li>• <b>Volunteer fire fighters</b> nationally can access the Disaster Relief Package</li> <li>• Appointing new role <b>CEO, Bushfire Recovery</b> to lead response. This includes mobile customer support teams deployed to affected towns and regions for localised decision-making</li> <li>• This is in addition to the <b>more than \$1 million</b> already contributed to community groups such as The Salvation Army Emergency &amp; Disaster Appeal, state-based volunteer services, and state bushfire appeals</li> </ul> <hr/> <p>Our Employees</p> <ul style="list-style-type: none"> <li>• <b>Uncapped paid leave</b> for Westpac Group employees who are emergency services volunteers in bushfire affected areas (includes Fire, SES, Paramedic and Defence)</li> <li>• <b>3 days paid community volunteering leave</b> for employees wanting to volunteer in bushfire affected areas</li> <li>• <b>Up to \$5,000 in emergency cash grants</b> for employees in affected areas who need emergency relief</li> </ul> <hr/> <p>For Government Financial Assistance</p> <p>You may also be eligible for Commonwealth and/or State Government financial assistance. For more information or to check if you're eligible, visit one of the following links:</p> |
| 14. | CBA    |        | <p><b>CBA - Emergency Assistance Package</b></p> <p><a href="https://www.commbank.com.au/support/emergency-assistance-package.html?ei=emergency-assistance">https://www.commbank.com.au/support/emergency-assistance-package.html?ei=emergency-assistance</a></p> <p>We're here to support our customers and communities in times of need. Here's how we can help if you've been affected by bushfires.</p>   |

|     | AGENCY | AMOUNT | LINKS & INFORMATION  |
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|     |        |        | <p>How we can help</p> <p>CommBank's Emergency Assistance Package is for customers and businesses affected by bushfires, floods and storms. We've also extended our Emergency Assistance Package to all volunteer firefighters. The package includes loan restructuring and waiving of selected fees and charges.</p> <p>We understand that each customer will have different needs and we encourage affected customers and volunteer firefighters to discuss their individual circumstances with us by calling 1300 720 814 or visiting any branch. If you're a business customer, please call 13 26 07 or your dedicated CommBank relationship manager.</p> <p>Special arrangements are put in place to provide support to our CommBank and CommInsure customers should they need it, and our team are ready to help you with your financial concerns and enquiries.</p> <p>Package options</p> <p>As part of the Bank's Emergency Assistance Package, we can discuss a range of options, including:</p> <ul style="list-style-type: none"> <li>• Emergency accommodation assistance for CommInsure customers whose homes have been damaged by bushfire, flood or storms</li> <li>• Expediting claims to CommInsure for customers seeking help through their home, contents and car insurance</li> <li>• Customised assistance for Commonwealth Bank home loan, credit card and personal loan customers who may experience difficulties because of the bushfire, flood or storms</li> <li>• Considering requests for additional loans including emergency credit limit increases (subject to credit approval).</li> <li>• Loan restructuring for business customers with existing loans</li> <li>• Waiving fees for temporary and damaged merchant EFTPOS terminals, as well as merchant fees on EFTPOS terminals and e-Commerce facilities until trading recommences</li> <li>• Waiving prepayment charges for the month following the event, for affected customers wishing to access term deposits and Commonwealth Investment Bonds ahead of the maturity date</li> <li>• Waiving other selected fees and charges</li> </ul> |
| 15. | ANZ    |        | <p><b>ANZ Bushfire Relief Package</b></p> <p>It comes after ANZ in September and November made relief packages available for customers in NSW and southern Queensland that</p>   |

|  | AGENCY | AMOUNT | LINKS & INFORMATION  |
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|  |        |        | <p>faced fierce bushfires, many of which are still burning.</p> <p><a href="https://media.anz.com/posts/2019/12/anz-provides-bushfire-relief-package-for-all-of-australia?">https://media.anz.com/posts/2019/12/anz-provides-bushfire-relief-package-for-all-of-australia?</a></p> <p>While the immediate focus needs to be on their safety, ANZ encouraged customers affected by the fires to contact the bank when appropriate so they could discuss how to access measures in the financial relief package, including:</p> <ul style="list-style-type: none"> <li>• The ability to suspend repayments on loans, including credit cards, for up to three months (which may include interest capitalisation)</li> <li>• Temporary interest rate relief on lending for customers experiencing extreme financial distress in areas impacted by the fires</li> <li>• Waiving of fees associated with restructuring business loans considered necessary due to bushfire impacts</li> <li>• Access to term deposits early without incurring any fees</li> <li>• Assistance for affected customers with ANZ Home and Contents insurance as they may be eligible for measures such as emergency funds and temporary accommodation</li> </ul> |