

Hardship Application Form



Borrower details

Loan account number/s:	<input type="text"/>	
Borrower name:	<input type="text"/>	
Co-borrower / Guarantor:	<input type="text"/>	
Security property:	<input type="text"/>	
Mailing address:	<input type="text"/>	
Contact number	Total number of people in household	Age of dependent/s
<input type="text"/>	<input type="text"/>	<input type="text"/>

Employment information

Borrower

Current employer's name:	<input type="text"/>
Current position:	<input type="text"/>
Occupation / Previous position:	<input type="text"/>

Co-borrower / Guarantor

Current employer's name:	<input type="text"/>
Current position:	<input type="text"/>
Occupation / Previous position:	<input type="text"/>

Monthly income

Please provide documentary evidence of your current income (e.g. last two payslips, last three months statements, confirmation from Centrelink of current benefits paid plus any other documentary evidence of income).

	Borrower	Co-borrower / Guarantor
Net salary / wages (monthly salary / wages after tax):	\$ <input type="text"/>	\$ <input type="text"/>
Pension (please advise type):	\$ <input type="text"/>	\$ <input type="text"/>
Unemployment / Disability benefits:	\$ <input type="text"/>	\$ <input type="text"/>
Family allowance:	\$ <input type="text"/>	\$ <input type="text"/>
Government assistance (please specify):	\$ <input type="text"/>	\$ <input type="text"/>
Commission (average):	\$ <input type="text"/>	\$ <input type="text"/>
Bonus (average):	\$ <input type="text"/>	\$ <input type="text"/>
Child support:	\$ <input type="text"/>	\$ <input type="text"/>
Rental property (weekly: \$)::	\$ <input type="text"/>	\$ <input type="text"/>
Other (please specify):	\$ <input type="text"/>	\$ <input type="text"/>
Total:	\$ <input type="text"/>	\$ <input type="text"/>

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Assets and liabilities

Assets	Security	Value	Liabilities	Lender	Limit	Balance	Mthly Repmt	Refi
Existing property (home):	<input type="checkbox"/>	\$ <input type="text"/>	Existing property (home):	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Investment property 1:	<input type="checkbox"/>	\$ <input type="text"/>	Existing mortgage 1:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Investment property 2:	<input type="checkbox"/>	\$ <input type="text"/>	Existing mortgage 2:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Vacant land:	<input type="checkbox"/>	\$ <input type="text"/>	Personal loan 1:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Motor vehicle 1:		\$ <input type="text"/>	Personal loan 2:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Motor vehicle 2:		\$ <input type="text"/>	Lease / hire purchase:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Home contents:		\$ <input type="text"/>	Credit card 1:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Savings:		\$ <input type="text"/>	Credit card 2:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Superannuation:		\$ <input type="text"/>	Credit card 3:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other 1:		\$ <input type="text"/>	Other 1:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other 2:		\$ <input type="text"/>	Other 2:	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
Other 3:		\$ <input type="text"/>	Other (child support / HECS):	<input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	<input type="checkbox"/>
			Tax:		\$ <input type="text"/>	\$ <input type="text"/>		<input type="checkbox"/>
			Rent / board paid:		\$ <input type="text"/>	\$ <input type="text"/>		<input type="checkbox"/>
TOTAL OWNED:			TOTAL OWED:		\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	

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Monthly living expenses

All categories are mandatory and must have an amount noted. If NIL, please complete with either 'NIL' or '0'.

Childcare (incl. preschool, nannies, family daycare). \$

Clothing and personal care (incl. footwear, cosmetics, nappies, hair services, toiletries, dry cleaning). \$

General insurance (incl. home and contents on primary O.CCC residence) (home insurance, contents insurance, motor vehicle insurance - other than recreational vehicles e.g. motorcycles, caravans, trailers, boats etc. - travel insurance, ambulance insurance). \$

Groceries (purchases from a supermarket or similar - e.g. service station - e.g. food / drinks, cleaning products, pet food - excl. toiletries and alcohol and tobacco). \$

Higher education and vocational training (excl. HECS/HELP) (incl. TAFE and other tertiary educational institution (e.g. University, business college) fees and associated costs (text books etc), professional fees (e.g. union dues, professional association subscriptions, legal, accountant and tax agent fees)). \$

Investment property costs (incl. insurance) (all costs associated with an 'Investment Property' incl. building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance). \$

Medical and health (excl. health insurance) (incl. prescriptions and medicines, pharmaceutical products, GP / specialist / dental / optical / physiotherapy / chiropractic / health practitioners fees etc., hospital charges (excl. health and ambulance insurance)). \$

O.CCC Strata, Body Corporate, Land Tax (applies to owner-occupied residence/s only). \$

Other insurances (insurance of recreational vehicles such as motor cycle, caravan, trailer, boats etc.). \$

Other regular and recurring expenses (anything not categorised above e.g. gardening, housekeeping and cleaning (incl. ironing), recreational vehicle (motorcycles, caravans, trailers, boats etc.) operational costs (e.g. fuel, registration, servicing, repairs), church/charity donations)). \$

Personal insurance (life, health, sickness and personal accident) (incl. private hospital, medical and dental, life, sickness and personal accident, income protection). \$

Pet care (expenses related to pet care). \$

Primary residence costs (excl. insurance) (either owned or rented expenses incl. rates, utilities, repairs/maintenance, security and pest control services, pool chemicals, (excl. insurance, body corporate fees/strata fees, land tax)). \$

Private and non-Government education (kindergarten, primary or secondary private and independent (Catholic or non-Catholic) school fees / sport fees, uniform, text books and associated costs, private tuition fees e.g. tutoring)). \$

Public or Government primary and secondary education (kindergarten, primary or secondary costs associated with public / government education e.g. uniform, term fees (books, sports, activities)). \$

Recreation and entertainment (alcoholic beverages, cigarette / tobacco, restaurants, fast food and takeaway, memberships/subscriptions, domestic and overseas holidays, recreational gambling (e.g. lottery, scratch cards, sports betting, poker machines), administration tickets (sports, music events, theatre)). \$

Secondary residence and holiday home costs (incl. insurance) (costs associated with any secondary residences, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes building / contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance). \$

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Telephone, internet, PayTV and media streaming subscriptions (incl. home telephone and mobile phone, Netflix, Stan, Foxtel, Spotify, Disney+, Apple TV+, Amazon Prime, BINGE, Kayo Sports etc.). \$

Transport (public transport, taxi, ride sharing service, air fares (excl. holiday), motor vehicle running costs e.g. fuel, servicing, repairs, registration, parking, tolls (excl. motor vehicle insurance and costs associated with recreational vehicles e.g. motorcycles, caravans, trailers, boats etc.)). \$

TOTAL MONTHLY LIVING EXPENSES: \$

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What is the reason for this hardship request? Please explain your current financial circumstances and provide reasons as to why you are seeking hardship assistance.

Details requested for this arrangement (i.e. new payment if reduced, length of time, number of payments etc.)

What arrangements are in place with other Credit Providers?

Are these arrangements up to date?

Provide additional information that may assist with the assessment of this hardship application. (If hardship is sought due to unemployment, please provide details of type of work and industry in which you are seeking work etc.).

Signature (Borrower)

Name in print

Date:

Signature (Guarantor(s))

Name in print

Date: