

Financial Hardship Application

Our Reference No/Account No:

Customer Details

Name: _____	Date of Birth: ____/____/____
Residential Address: _____ _____	Occupation: _____
Phone No: _____	Employer's Name: _____
Mobile: _____	Employer's Address: _____ _____
Email: _____	Employer's Ph: _____
Number of Dependants: _____	Length of Employment: _____

Co-Borrower/Spouse Details

Name: _____	Date of Birth: ____/____/____
Residential Address: _____ _____	Occupation: _____
Phone No: _____	Employer's Name: _____
Mobile: _____	Employer's Address: _____ _____
Email: _____	Employer's Ph: _____
Number of Dependants: _____	Length of Employment: _____

Questionnaire

What is/was the cause of your financial hardship?

When and how did your financial difficulties begin as a result of the above?

How long do you feel you will be experiencing financial hardship?

What changes in your circumstances do you expect to occur and when?

How do you propose that your account should be varied because of your financial hardship? What amount, if any, are you able to contribute to the account now?

Note: in order to give your application, the best chance of being approved, your proposal must:

- be reasonable; and
- when considered with the other information that we have asked you to provide, shows that you are able to meet your obligations with your repayment proposal.

Financial Position Statement

Monthly Income (after tax)

<u>Customer</u>		<u>Co-Borrower/Spouse</u>	
Salary	\$ _____	Salary	\$ _____
Business income	\$ _____	Business income	\$ _____
Rental income	\$ _____	Rental income	\$ _____
Centrelink Benefits	\$ _____	Centrelink Benefits	\$ _____
Child support	\$ _____	Child support	\$ _____
Other (indicate source)		Other (indicate source)	
1. _____	\$ _____	1. _____	\$ _____
2. _____	\$ _____	2. _____	\$ _____
3. _____	\$ _____	3. _____	\$ _____
Total income:	\$ _____	Total income:	\$ _____
<u>Total combined income:</u> \$ _____			

Monthly Living Expenses (combined)

Rent/Mortgage	\$ _____	Medical expenses	\$ _____
Council Rates	\$ _____	School fees	\$ _____
Water	\$ _____	Child care fees	\$ _____
Gas/Electricity	\$ _____	Vehicle expenses	\$ _____
Telephone	\$ _____	Other travel expenses	\$ _____
Child Support	\$ _____	Other (indicate type)	
Insurance	\$ _____	1. _____	\$ _____
Food	\$ _____	2. _____	\$ _____
Clothing	\$ _____	3. _____	\$ _____
Entertainment	\$ _____		
<u>Total living expenses:</u> \$ _____			

Assets (combined)

Estimated Value

Property

Address 1. _____ \$ _____

Address 2. _____ \$ _____

Address 3. _____ \$ _____

Vehicles

Make & Model _____ Reg No: _____ \$ _____

Make & Model _____ Reg No: _____ \$ _____

Make & Model _____ Reg No: _____ \$ _____

Bank Balance

Account type: _____ Current Balance \$ _____

Account type: _____ Current Balance \$ _____

Account type: _____ Current Balance \$ _____

Superannuation \$ _____

Shares \$ _____

Business Assets \$ _____

Other Assets (indicate type)

1. _____ \$ _____

2. _____ \$ _____

3. _____ \$ _____

Liabilities (combined)*Please include the names of the lender/current credit provider*

Home Loans:	Balance:	Required Monthly Payment:	Monthly Payment Made	Arrears:
1. _____	1. _____	1. _____	1. _____	1. _____
2. _____	2. _____	2. _____	2. _____	2. _____
3. _____	3. _____	3. _____	3. _____	3. _____
Personal Loans/Credit Cards:	Balance:	Required Monthly Payment:	Monthly Payment Made	Arrears:
1. _____	1. _____	1. _____	1. _____	1. _____
2. _____	2. _____	2. _____	2. _____	2. _____
3. _____	3. _____	3. _____	3. _____	3. _____
Other Debts:	Balance:	Required Monthly Payment:	Monthly Payment Made	Arrears:
1. _____	1. _____	1. _____	1. _____	1. _____
2. _____	2. _____	2. _____	2. _____	2. _____

Total monthly payments made to liabilities: \$

Declaration

I/we declare that the information contained in this Financial Hardship Application and the supporting documentation provided by me/us is true and correct in every detail and provides full disclosure of my/our current financial circumstances sufficient for Complete Credit Solutions to make an informed assessment and/or decision with respect to my/our indebtedness to it.

Signature _____ Print Name _____

Date ___ / ___ / _____

Signature _____ Print Name _____

Date ___ / ___ / _____