

Financial Hardship Assistance Form

So we can assist you, please complete all relevant sections. For sections that are not relevant to you, please mark with 'N/A', or \$0. The information you provide to us will only ever be used to help us manage your account with us. Providing extra information will help us to review your request and help us to best assist you.

Personal Details						
Please fill out the following information. For sections that are not relevant to you, please mark with 'N/A'. You can find your account reference number on correspondence from Complete Credit						
Account Reference Number						
First Name						
Middle Name						
Last Name						
Date of Birth						
How many dependants do you financially support (Include anyone who relies on you for financial support, including adults e.g. your spouse, partner, child or relatives)	1	2	3	4	5	>5
What is your relationship to CCS? <ul style="list-style-type: none"> • Customer – individual who has the debt with CCS • Co-borrower – Additional borrower who has co-signed the original loan/debt documents. They are equally liable as the primary borrower to repay the debt. • Guarantor – Individual who is legally responsible for paying back the loan/debt • Authorised Third Party – You are acting on behalf of the customer, and the customer has already authorised you on the account. If not yet authorised, the customer can call Complete Credit on 1300 930 070, complete out Customer Identification Process, and verbally authorise a third-party if required. • Financial Counsellor* • Solicitor* • Credit Repairer* <p>*You are acting on behalf of the customer, and Complete Credit has already received a signed Letter of Authority and/or the customer has already verbally authorised you on the account. If you have not yet been authorised on the account, please complete the 'Authorised Representative' Form on our website under the 'Self Service' tab and submit with the Letter of Authority.</p> <p>www.completecredit.com.au/representative</p>	Customer Co-borrower Guarantor Authorised Third Party Financial Counsellor Solicitor Credit Repairer					

Contact Details

Please fill out the following information for the primary borrower/customer with the debt. For sections that are not relevant to you, please mark with 'N/A'

Email	
Mobile	
Preferred Method of Contact	
Street Address (If you live in an apartment or unit complex, please add your apartment number as well as street number)	
Suburb	
State	
Post Code	
Home Phone	
Spouse/Partner Full Name	
Spouse Mobile	
Employer Name	
Employer Mobile	
Employer Email	
Authorised Third Party Name	
Authorised Third Party Email	
Authorised Third Party Mobile	
Authorised Third Party Preferred Method of Contact	

Hardship Application

Please fill out all relevant questions to help provide us a better understanding of why you are requesting financial hardship and how long you think you may be in this situation. For sections that are not relevant to you, please mark with 'N/A'

Why are you requesting financial assistance? (Select at least one which best described your current situation)	<ul style="list-style-type: none"> Temporary Disability (short term impairments following surgery or medical treatments) Injuries/Illness (medical conditions impacting ability to work) Changes to Household Income (unemployed, under-employed, reduced work, maternity/paternity leave) Business Downturn Rising Cost of Living Over Extended (indebtedness to credit arrangements) Relationship Separation Permanent Disability (which will prevent an individual from being able to work full-time for the rest of their life) Natural or Crisis Disasters Mental Health Addictions Incarceration Fraud Scam/Robbery Limited Access to Communications
When did your situation change? (Enter date in MM/YYYY format)	
Tell us the maximum time you might need financial support? (This helps us better understand what type of assistance we can offer you)	<ul style="list-style-type: none"> 0-3 months 3-6 months 6-12 months Ongoing
How much money do you have left after all essential expenses?	

Are you dealing with any other debt?	Yes No
If you select yes above, please elaborate on these debts (How many, to whom and how much?)	
Tell us a bit about your situation (These details will help us better understand how we can help you)	
Income	
We're going to ask for a bit more information about your current income and assets. Your income refers to household income which includes any source of income you are dependent on, including a spouse/partner's income. Your assets also include any assets of your partner. For sections that are not relevant to you, please mark with 'N/A', or \$0.	
Primary Income (Include the amount and frequency of payment e.g. weekly, fortnightly, monthly)	
Lump Sums (Bonus, Tax Returns)	
Other Income 1 (Include the amount and frequency of payment e.g. weekly, fortnightly, monthly)	
Other Income 2 (Include the amount and Frequency of payment e.g. weekly, fortnightly, monthly)	
Other Income 3 (Include the amount and frequency of payment e.g. weekly, fortnightly, monthly)	
Assets	
Savings	
Shares/Investments	
Vehicle	
Property Owned	
Other (including Crypto Currency)	
Expenses	
We're going to ask for a bit more information about your expenses and repayments. Your expenses and repayments refer to Household Expenses and include your own personal expenses and expenses of your spouse/partner and dependents. For sections that are not relevant to you, please mark with 'N/A', or \$0.	
Rent/Mortgage	
Child/Dependent Expenses	
Food & Groceries	
Medical, Health & Fitness	
Education	
Clothing & Personal Care	
Transport (Fuel, Repairs, Public Transport, Other Running Costs)	
Utilities (Gas, Electricity, Water)	
Communication (Internet, Landline, Mobile)	
Loans/Credit (Personal Loans, Credit Card, Other Debt)	
Insurances (Life, Vehicle, House, Health)	
Infringement Notices	
Other Expenses & Purchases	

Repayments

(Include any student loans (HELP), child support payments, Australian Tax Office debts, or court ruled debts. We may ask for documents to confirm these details e.g. bank statements, court orders or legal documentation. If you do not have any debts, leave this blank)

Repayment 1

Description	
Total Amount Owing	
Repayment Amount	
Repayment Frequency	
Interest Rate	

Repayment 2

Description	
Total Amount Owing	
Repayment Amount	
Repayment Frequency	
Interest Rate	

Repayment 3

Description	
Total Amount Owing	
Repayment Amount	
Repayment Frequency	
Interest Rate	

Payment Arrangements

Are you able to maintain a payment arrangement? If yes, please provide how much you could afford and the frequency of this payment for our team to review.

Amount	
Frequency	
Commencement Date (Enter date in DD/MM/YYYY format)	

Supporting Documents

We may request documentation from you to better understand your situation. Providing documents now can assist with expediting your request, however, we still may need to request further documentation.

To better understand your situation, we may want request documentation from one of the categories below:

Evidence of Income, these may include:

- Payslips
- Bank Statements
- BASS Statements
- Tax Returns
- Centrelink Statements
- Separation Certificate

Evidence of Hardship, these may include:

- Medical Certificate
- Death Certificate
- WorkCover Claim
- Superannuation Statement
- Police Report / Protection Order
- Insurance Claim
- Court Documents

<p>Other Documents</p> <ul style="list-style-type: none"> - Statutory Declaration - Proof of Government Support Payments - Group Certificates - Credit File - Creditor Notices/Bills - Eviction Notices /Tenancy - Letters of Authority - Proof of Incorrect Listing - Letter of Support <p>(e.g. from Financial Counsellor/Doctor/etc)</p>	
<p>Declaration</p>	<p>I/we declare that the information in this statement and the supporting documentation provided by me/us is true and correct in every detail and provides full disclosure of my/our financial circumstances sufficient for Complete Credit Acquisitions Pty Ltd to make an informed decision with respect to my/our financial hardship</p>
<p>Signature</p>	
<p>Form was completed by Name</p>	
<p>Date of Completion (Enter date in DD/MM/YYYY format)</p>	