

\_\_\_\_\_

Member number:

\_\_\_\_\_

Date: / /

# Financial hardship relief application

This form is to be completed to enable Qudos Bank to consider a request for assistance related to your financial hardship you are experiencing. If you provide all the information requested on the form, we will get back to you within 21 days. For assistance in completing the application please call us on 1300 747 747.

## ▶ Primary Member account details

Title: \_\_\_\_\_

First: \_\_\_\_\_ Middle: \_\_\_\_\_ Surname: \_\_\_\_\_

Member no: \_\_\_\_\_

Date of birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

No. of dependants (including spouse): \_\_\_\_\_

Marital Status:  Married  Defacto  Seperated  Single

Current residential address: \_\_\_\_\_

Postcode: \_\_\_\_\_

How long have you been at this address? Years: \_\_\_\_\_ Months: \_\_\_\_\_

At this address are you  Buying  Renting  Boarding  Own  Rent free accommodation

Contact number: \_\_\_\_\_

Email address: \_\_\_\_\_

## Current employment details

 Full time  Permanent  Part time  Casual  Unemployed Self employed  Contractor  Retired  Student  Other

Employer: \_\_\_\_\_ Position: \_\_\_\_\_

Date commenced: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date concluded (if unemployed): \_\_\_\_ / \_\_\_\_ / \_\_\_\_

➤ Joint Member details (if applicable)

Title: \_\_\_\_\_

First: \_\_\_\_\_ Middle: \_\_\_\_\_ Surname: \_\_\_\_\_

Member no: \_\_\_\_\_

Date of birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

No. of dependants (including spouse): \_\_\_\_\_

Marital Status:  Married  Defacto  Seperated  Single

Current residential address: \_\_\_\_\_

\_\_\_\_\_ Postcode: \_\_\_\_\_

How long have you been at this address? Years: \_\_\_\_\_ Months: \_\_\_\_\_

At this address are you  Buying  Renting  Boarding  Own  Rent free accommodation

Contact number: \_\_\_\_\_

Email address: \_\_\_\_\_

**Joint Member's employment details**

Full time  Permanent  Part time  Casual  Unemployed

Self employed  Contractor  Retired  Student  Other

Employer: \_\_\_\_\_ Position: \_\_\_\_\_

Date commenced: \_\_\_\_ / \_\_\_\_ / \_\_\_\_

Date concluded (if unemployed): \_\_\_\_ / \_\_\_\_ / \_\_\_\_

➤ Total income details

Total household income after tax from main employment – per fortnight \$ \_\_\_\_\_

Other income - per fortnight (eg. Centrelink payments, rent received) \$ \_\_\_\_\_

## Liabilities

Average weekly expenses:

Item	Weekly Amount	Item	Weekly Amount
Food	\$	Rates / Levies	\$
Household Supplies	\$	Other Insurance (specify)	\$
Mortgage / Rent	\$	Fares	\$
Gas	\$	Clothing and Shoes	\$
Electricity	\$	Entertainment / Hobbies	\$
Heating Fuel	\$	Education / Childcare Expenses, including fees and levies	\$
Telephone	\$	Medical / Chemist / Pharmaceutical	\$
Motor Vehicle	\$	Hire Purchase Payments	\$
> Petrol	\$	Credit cards	\$
> Maintenance	\$	Other necessary commitments, including weekly payments on other liabilities, listed above (specify)	\$
> Registration / Insurance	\$		

Total weekly expenses: \$ \_\_\_\_\_

Other insurance (specify): \_\_\_\_\_

Other necessary commitments, including weekly payments on other liabilities, listed above (specify):

Other Liabilities:

Liabilities	Name of bank/institution	Total Amount Owed
Home Mortgage		\$
Other Loans		\$
Credit Cards		\$
Credit Cards		\$
Other Liabilities		\$

Total: \$ \_\_\_\_\_

Does anyone contribute to paying these liabilities (eg your spouse/partner)?

No

Yes Please provide details \_\_\_\_\_

Name: \_\_\_\_\_ Amount of contribution per week: \$ \_\_\_\_\_

Do you have any dependants?

No

Yes Please provide details \_\_\_\_\_

## ➤ Total expenses

Mortgage/s - total balance owing \$ \_\_\_\_\_

Your share of monthly mortgage/rent/board payments \$ \_\_\_\_\_

Credit cards - total limits \$ \_\_\_\_\_

Your share of other monthly loan repayments (i.e. boat, car, personal loan) \$ \_\_\_\_\_

Your share of any other fixed living expenses \$ \_\_\_\_\_

Do you expect any significant changes to your financial situation in the next 12-24 months?

No

Yes Please provide details \_\_\_\_\_

## ➤ Total assets

Total real estate/property values \$ \_\_\_\_\_

Total motor vehicle/boat value \$ \_\_\_\_\_

Total savings/shares \$ \_\_\_\_\_

## ➤ Reasons for application

I/We wish to apply for assistance due to the following reasons: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

## ➤ Existing arrangements

Do you currently have any arrangement(s) in place with other financiers? If yes, please outline your arrangements below.

Please attach supporting documents to your application.

Type of account (e.g. home loan)	Financier	Balance	Limit	Arranged Amount	Period of arrangement (months)
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\_\_\_\_\_

\_\_\_\_\_

## ➤ Repayment proposal

Please outline your proposal to pay off this debt(s) with Qudos Bank

Loan Account Number	Repayment Proposal and Frequency	Period assistance is required (months)
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\_\_\_\_\_

Please note: Refer to the Financial Hardship Guide attached for documentation that you may need to send us.

## ➤ Declaration

I / We declare and warrant that the particulars of my/our financial position disclosed in this application are true, complete and accurate in all respects.

By signing here I acknowledge that I have read and understood the declaration and consent above and declare that the details contained in the application are true and correct.

### Primary Member

Name: \_\_\_\_\_ Signed: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

### Joint Member (if applicable)

Name: \_\_\_\_\_ Signed: \_\_\_\_\_ Date: \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

# Guide for financial hardship relief application

To help us assess your application for Financial Hardship Relief without delay, please complete and return a signed application with relevant supporting document(s).

Please note this is a guide only, we may need to ask you for more information once we receive your application.

## ➤ Illness

- A letter from your employer or a medical certificate supporting your sickness/illness.
- Confirmation of your expected salary on return to work (if available).
- If your wages are not paid into a Qudos Bank account please send us your last 2 pay slips.

## ➤ Income Reduction

- Documentation from employer showing reduction in income and anticipated date, if applicable, when income will return to previous level.
- If you are self employed, last two years full Taxation Returns and 2 recent Business Activity Statements.
- If your wages are not paid into a Qudos Bank account please send us your last 2 pay slips.

## ➤ Unemployed/Redundancy

- Documentation confirming unemployment – separation certificate/termination letter.
- If redundant, a Redundancy Certificate including details of redundancy payments.
- Documentation confirming any Centrelink benefits, for example unemployment benefits.
- Letter of offer from prospective employer, confirming future employment and salary (if applicable).

## ➤ Workers Compensation

- If available a letter from your solicitor outlining the case and the current status of the case/claim.
- Evidence of income being received (including worker's compensation).
- Letter from medical practitioner confirming prognosis, whether injury is short or long term and whether you are fit for full or light duty upon recovery.

## ➤ Relationship Breakdowns

- › Nature of the relationship breakdown including documentation of any Family Court Orders granted, or anticipated granting of such orders (if applicable).

## ➤ Send us your application for approval

In addition to the supporting documentation above, if your property is currently on the market, please forward a copy of the Sale Agreement and the whole Contract for Sale document.



Mail: Qudos Bank, Locked Bag 5020 Mascot NSW 1460



Email: [creditcontrol@qudosbank.com.au](mailto:creditcontrol@qudosbank.com.au)



Fax: (02) 9582 3452

## ➤ Apply over the phone



Call us: 1300 747 747 and one of our Credit Control Officers will guide you through the hardship application process

**1300 747 747 | [qudosbank.com.au](https://qudosbank.com.au)**