

# 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: (02) 9582 3282 and one of our Credit Control Officers will guide you through the hardship application process

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