

Application for Hardship Assistance (Including Statement of Financial Position)



Please complete all fields where applicable. This form can be filled out and saved as a soft copy or printed and completed by hand. Please return the completed form via email or mail using the following details:

Email info@bankofus.com.au

Launceston 87 Brisbane Street
Devonport 21 Best Street
Ulverstone Ellis Court, Reiby Street
Burnie 57 Wilson Street

Wynyard 74 Goldie Street
Hobart 106 Collins Street
Rosny 5 Bayfield Street
Glenorchy Cr Main Road & Terry Streets

If you have any questions about this form, please feel free to call us on 1300 306 716.

1. Customer Details

Customer Number(s)

1	2
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Full name(s)

1
2

Date of birth (DD/MM/YYYY)

1
2

Phone number - home

--

Phone number - work

--

Mobile number

--

Home Address(s)

1
2

Email Address(s)

1
2

2. Reason for hardship request

Explain your current circumstances, how your financial situation has changed and why you are unable to meet your standard payment.

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Explain how and when you expect to resume your standard payments.

You may be asked to provide supporting documentation to help us assess your application and determine if we can provide you with assistance to help you overcome your financial hardship.

We'll let you know if we need you to provide any documents such as:

- verification of your income
- statements of loans and credit cards with other lenders
- Centrelink statements
- medical certificates
- any other documents that may support your request for assistance (refer appendix 1)
- notice of employment termination.

3. Statement of Financial Position

Income (average monthly amount, after tax)	Assets																																																												
<p>Base salary</p> <table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%;"></th> <th style="width: 20%; text-align: right;">Net p/month</th> </tr> </thead> <tbody> <tr><td>Income earner 1</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Income earner 2</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Other income</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Regular overtime</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Part-time / casual employment</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Centrelink / pensions</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Dividends / interest</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Commission / bonus</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Rent / board received</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Other income (please specify)</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Total monthly income (A)</td><td style="text-align: right;">\$ _____</td></tr> </tbody> </table>		Net p/month	Income earner 1	\$ _____	Income earner 2	\$ _____	Other income	\$ _____	Regular overtime	\$ _____	Part-time / casual employment	\$ _____	Centrelink / pensions	\$ _____	Dividends / interest	\$ _____	Commission / bonus	\$ _____	Rent / board received	\$ _____	Other income (please specify)	\$ _____	_____	\$ _____	_____	\$ _____	_____	\$ _____	Total monthly income (A)	\$ _____	<table style="width: 100%; border-collapse: collapse;"> <tbody> <tr><td>Savings / cash</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Shares / investmets</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Equity in personal business</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Motor vehicles</td><td style="text-align: right;">\$ _____</td></tr> <tr><td colspan="2">House / real estate (list addresses)</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td colspan="2">Other assets (please specify)</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>_____</td><td style="text-align: right;">\$ _____</td></tr> <tr><td>Total assets (C)</td><td style="text-align: right;">\$ _____</td></tr> </tbody> </table>	Savings / cash	\$ _____	Shares / investmets	\$ _____	Equity in personal business	\$ _____	Motor vehicles	\$ _____	House / real estate (list addresses)		_____	\$ _____	_____	\$ _____	_____	\$ _____	_____	\$ _____	Other assets (please specify)		_____	\$ _____	_____	\$ _____	_____	\$ _____	_____	\$ _____	Total assets (C)	\$ _____
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Monthly Expenditure

Number of dependents (please specify)	
School fees	\$
Child maintenance payment	\$
Rent / board	\$

Living expenses

Rates (council, water)	\$
Insurances e.g. health, home, car, life, etc.	\$
Gas / electricity	\$
Water	\$
Telephone / mobile / payTV	\$
Transportation e.g. petrol, servicing, fares, etc.	\$
Food / clothing / personal expenses	\$
Medical / chemist	\$

Other expenses (please specify)

	\$
	\$
	\$
	\$

Credit commitments (monthly repayments)

Bank of us credit card(s)	\$
Bank of us home / investment loan(s)	\$
Bank of us personal / business loan(s)	\$
OFI* credit / store card(s)	\$
OFI* home / investment loan(s)	\$
OFI* personal / business loan(s)	\$

*OFI = other financial institution

Total monthly expenditure (B)	\$
Total monthly income (A)	\$
Uncommitted monthly income (A - B)	\$

Liabilities

Credit / store cards

Lender / issuer	Credit limit	Balance owing
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Home / investment loans

Lender	Borrowed amount	Balance owing
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Personal / business loans

Lender	Borrowed amount	Balance owing
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Overdraft

Lender	Credit limit	Balance owing
	\$	\$

Others loans

Creditor		Balance owing
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Total liabilities (D)	\$
Total assets (C)	\$
Net assets (C - D)	\$

4. Privacy Consent

In the following declaration Bank of us is a trading name of B&E Ltd ABN 32 087 652 088 AFSL & Australian Credit Licence 236870.

What is the purpose of collection?

Bank of us is collecting your personal information to enable it to assess and process your application for credit. Bank of us's standard credit assessment criteria apply and, if your application is approved, we will provide you with the requested product or service in this application. Where you are a guarantor, Bank of us is collecting your personal information to enable it to assess your suitability as a guarantor for an application for credit. Without this information Bank of us may not be able to consider or approve this application.

Privacy Policy

Your personal information will be treated strictly in accordance with our Privacy Policy as disclosed on our website at bankofus.com.au and is available upon request. You may request access to your information by calling 1300 306 716. Bank of us's Privacy Policy contains information about the following:

- How you can access and correct your personal information held by Bank of us;
- How you can make a complaint about a breach by Bank of us of the Privacy Act; and
- How Bank of us will deal with such a complaint.

Contact information

Bank of us
87 Brisbane St
Launceston TAS 7250

ABN: 32 087 652 088
Phone: 1300 306 716
Email: info@bankofus.com.au

Bank of us's collection and use of personal information

If your application is approved, we and/or our Accredited Referrers will use your personal information to provide the services and products you have requested, and to carry out all necessary maintenance and other activities, including contacting you in relation to your credit facility. We may also use your personal information to promote our products or services. If you do not consent to receiving promotional material from us, you may withdraw your consent at any time by writing to us.

Consent to use and disclose your information

By signing this application you agree that your information can be used and disclosed by Bank of us in the manner described below.

Where necessary, you authorise us to disclose personal information about you to:

- any third party providing you with a product or service in connection with Bank of us including any Accredited Referrer;
- our contractors or service providers (such as a mailing house);
- credit reporting agencies;
- a mortgage insurer or re-insurer;
- a guarantor who has provided security for a credit product;
- an intending guarantor, to enable that person to consider whether or not to act as guarantor, or offer property as security for a credit product;
- other credit providers;
- your referees (including your employer/accountant); and
- other persons Bank of us is authorised or required by law to disclose information (and other persons where you have consented to the disclosure), and may contact me in relation to any matters relating to my credit facility including any arrears.

Bank of us will not disclose personal information to overseas recipients.

Authority to Obtain Credit Information

In order to assess and process your application for credit, we may obtain from a credit reporting agency; a credit report containing information about your consumer and commercial credit activities. We may give your personal information to a credit reporting agency to obtain a consumer and commercial credit report about you (including information about your identity, the fact you have applied for credit and the amount of credit you have applied for).

By signing this application form, I/we declare that I/we have read and accepted the above and that:

1. I/We have checked and understand the information given to Bank of us contained in this application form and declare that it is in all respects true, complete and correct.
2. I/we agree to you dealing with my/our personal information in accordance with the above Privacy Statement and your privacy policy.
3. I/We consent to the disclosure as per the Authority to Obtain Credit Information;
4. I/We acknowledge that if this application is indicatively approved, this approval is not a loan offer. Any formal offer will be sent to me/us separately.
5. I/We acknowledge that Bank of us is entitled to recover from me/us any actual out of pocket expenses incurred by you e.g. external valuation fees, if this application is declined, or is approved but does not proceed.
6. If we have provided Bank of us with an instruction to alter the number of borrowers required to authorise/complete redraw transactions, we acknowledge that each of us will be jointly and severally liable for all redraw transactions that we perform.
7. If my/our application is via an Accredited Referrer, I/we confirm that I/we understand that the Accredited Referrer may receive a commission if the loan proceeds to settlement.

Have you been bankrupt or entered into a scheme of arrangement in the past 5 years, assigned your estate or had any unsatisfied court judgements made or likely to be made against you?

Applicant 1: Y N Applicant 2: Y N (If yes, please provide details separately).

5. Customer Declaration

I declare that the information given on this form is true and correct

Print full name(s)

Dated (DD/MM/YYYY)

Signature(s)

X

X

Reason for hardship	Documentation required
Injury/Illness	Medical Certificate supporting sickness/illness, time off work and prognosis for an anticipated date of return to work.
Maternity leave	Medical Certificate confirming pregnancy and when baby is due OR letter from employer confirming pregnancy and length of unpaid maternity leave to be taken.
Workers compensation	Written confirmation from employer of workers compensation payments, anticipated date of return to work and salary on recommencement of work.
Workers compensation - no longer in employment	Documentation from solicitor outlining the case and current status of case/claim.
Unemployed	Redundancy Certificate including redundancy payments, evidence of co-borrower/ guarantors income. Documentation confirming registration as unemployed with Centrelink or Newstart Allowance Statement.
Income reduction	Documentation from employer showing reduction in income and anticipated date, if any, when income will return to previous levels, evidence of co-borrower/ guarantors income. If nature of employment or employer change, reason for change and documentation showing the actual reduction in income experienced.
Deceased borrower or family member	Death Certificate. Documentation indicating anticipated date of probate, release of insurance funds etc.
Relationship split	Documentation of any Family Court Orders granted (where possible), or letter from solicitor outlining current situation.
Business failure (Self-employed)	If business has totally failed, documentation confirming Receivership, Administration or closure of business. If business is suffering from a downturn, documentation from an accountant including the previous years profit and loss statement and balance sheet.
Overcommitted	Copy of latest statement for all other debts, as well as copies of latest pay slips to prove current income.
Property on the market as a result of hardship	A current Sales Agreement or Sales Contract (if applicable) from relevant Real Estate showing asking price and date of agreement. If security property on the market for more than 3 months, letter from real estate agent confirming that current listing price is realistic, marketing strategy and any reasonable offers made to date.