

Financial Hardship Application

Member Number: _____ Loan Type: _____

Borrower 1		Borrower 2	
Title		Title	
Full Name		Full Name	
Date of birth		Date of birth	
Current Address		Current Address	
Postal Address		Postal Address	
Residential Status		Residential Status	
Number of Dependants		Number of Dependants	
Age of Dependants		Age of Dependants	
Home Phone no		Home Phone no	
Work Phone no		Work Phone no	
Email Address		Email Address	
Next of Kin		Next of Kin	
Occupation		Occupation	
Employer Name		Employer Name	
Employer Address		Employer Address	
Date Started		Date Started	
Contact Name		Contact Name	
Contact No		Contact No	
Employment Status		Employment Status	

HARDSHIP RELIEF JUSTIFICATION – Please provide details below of what has changed in your circumstances causing you to experience financial difficulty in making repayments in your loan/s. (Please attach supporting evidence such as medical certificate, employee separation certificate, payslips etc. Applications cannot be considered unless appropriate supporting documents are provided).

Financial Hardship Application – Statement of Financial Position

WEEKLY/FORTNIGHTLY/MONTHLY INCOME – (circle one)	
(Please include copy of current payslip/Centrelink letter etc)	
Wages (Person 1)	\$.....
Wages (Person 2)	\$.....
Total Centrelink Benefits. Details _____	\$.....
Board or Rent received	\$.....
Interest/Investment/Dividends. Details _____	\$.....
Child Support/Maintenance	\$.....
Other income. Details _____	\$.....
TOTAL INCOME	\$.....

MONTHLY LIVING EXPENSES			
HOUSING		INSURANCE	
Rent/Mortgage Cost	\$.....	House/Contents	\$.....
Council/Water Rates	\$.....	Health Insurance	\$.....
House Maintenance/Body Corp	\$.....	Car Insurance	\$.....
UTILITIES		Life Insurance	\$.....
Electricity/Gas	\$.....	CAR/TRAVEL EXPENSES	
Telephone (Mobile)	\$.....	Petrol/Repairs	\$.....
Telephone (Home)	\$.....	Car Loan Repayments	\$.....
Internet	\$.....	Registration	\$.....
PERSONAL/MEDICAL		OTHER COMMITMENTS	
Food/Groceries	\$.....	Credit Card Repayments	\$.....
Entertainment	\$.....	Personal Loans	\$.....
Doctor/Dentist	\$.....	Child Support/Maintenance paid	\$.....
Pharmaceuticals	\$.....	Other _____	\$.....
EDUCATION		Other _____	\$.....
School Fees	\$.....	Other _____	\$.....
Childcare Fees	\$.....		
TOTAL EXPENSES			\$.....

Declaration

- I/We believe that if the requested variation is approved, I/we will be able to meet my/our varied obligations under the loan contract.
- I/we understand that if the requested variation is approved it may have the effect of extending the term of the loan contract.
- I/we give my/our consent to the Bank verifying the above details with the persons referred to above or with a representative of such a person.
- I/We hereby declare that the statements and answers given in this application are to the best of my/our knowledge true and correct in every detail, and not misleading. *(All parties to the loan must sign.)*

SIGNATURE – Borrower 1

SIGNATURE – Borrower 2

Name

Name

____/____/____
Date

____/____/____
Date

Bank of Heritage Isle is a division of Police Bank Ltd. ABN 95 087 650 799. AFSL/Australian Credit Licence No 240018.
25 Pelican Street, Surry Hills NSW 2010.