

Statement of financial position

Borrower details

Loan account number/s:		
Borrower name:		
Co-borrower / Guarantor:		
Security property:		
Mailing address:		
Contact number	Total number of people in household	Age of dependent/s

Employment information

Borrower

Current employer's name:	
Current position:	
Occupation / Previous position:	

Co-borrower / Guarantor

Current employer's name:	
Current position:	
Occupation / Previous position:	

Monthly income

Please provide documentary evidence of your current income (e.g. last two payslips, last three months statements, confirmation from Centrelink of current benefits paid plus any other documentary evidence of income).

	Borrower	Co-borrower / Guarantor
Net salary / wages (monthly salary / wages after tax):	\$	\$
Pension (please advise type):	\$	\$
Unemployment / Disability benefits:	\$	\$
Family allowance:	\$	\$
Government assistance (please specify):	\$	\$
Commission (average):	\$	\$
Bonus (average):	\$	\$
Child support:	\$	\$
Rental property (weekly: \$)::	\$	\$
Other (please specify):	\$	\$
Total:	\$	\$

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Assets and liabilities								
Assets	Security	Value	Liabilities	Lender	Limit	Balance	Mthly R'pmnt	Refi
Existing property (home):	<input type="checkbox"/>	\$	Existing property (home):		\$	\$	\$	<input type="checkbox"/>
Investment property 1:	<input type="checkbox"/>	\$	Existing mortgage 1:		\$	\$	\$	<input type="checkbox"/>
Investment property 2:	<input type="checkbox"/>	\$	Existing mortgage 2:		\$	\$	\$	<input type="checkbox"/>
Vacant land:	<input type="checkbox"/>	\$	Personal loan 1:		\$	\$	\$	<input type="checkbox"/>
Motor vehicle 1:		\$	Personal loan 2:		\$	\$	\$	<input type="checkbox"/>
Motor vehicle 2:		\$	Lease / hire purchase:		\$	\$	\$	<input type="checkbox"/>
Home contents:		\$	Credit card 1:		\$	\$	\$	<input type="checkbox"/>
Savings:		\$	Credit card 2:		\$	\$	\$	<input type="checkbox"/>
Superannuation:		\$	Credit card 3:		\$	\$	\$	<input type="checkbox"/>
Other 1:		\$	Other 1:			\$	\$	<input type="checkbox"/>
Other 2:		\$	Other 2:			\$	\$	<input type="checkbox"/>
Other 3:		\$	Other (child support / HECS):			\$	\$	<input type="checkbox"/>
			Tax:			\$	\$	<input type="checkbox"/>
			Rent / board paid:			\$	\$	<input type="checkbox"/>
TOTAL OWNED:			TOTAL OWED:		\$	\$	\$	

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Monthly living expenses

All categories are mandatory and must have an amount noted. If NIL, please complete with either 'NIL' or '0'.

Childcare (incl. preschool, nannies, family daycare).	\$
Clothing and personal care (incl. footwear, cosmetics, nappies, hair services, toiletries, dry cleaning).	\$
General insurance (incl. home and contents on primary O.CCC residence) (home insurance, contents insurance, motor vehicle insurance - other than recreational vehicles e.g. motorcycles, caravans, trailers, boats etc. - travel insurance, ambulance insurance).	\$
Groceries (purchases from a supermarket or similar - e.g. service station - e.g. food / drinks, cleaning products, pet food - excl. toiletries and alcohol and tobacco).	\$
Higher education and vocational training (excl. HECS/HELP) (incl. TAFE and other tertiary educational institution (e.g. University, business college) fees and associated costs (text books etc), professional fees (e.g. union dues, professional association subscriptions, legal, accountant and tax agent fees)).	\$
Investment property costs (incl. insurance) (all costs associated with an 'Investment Property' incl. building/contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance).	\$
Medical and health (excl. health insurance) (incl. prescriptions and medicines, pharmaceutical products, GP / specialist / dental / optical / physiotherapy / chiropractic / health practitioners fees etc., hospital charges (excl. health and ambulance insurance)).	\$
O.CCC Strata, Body Corporate, Land Tax (applies to owner-occupied residence/s only).	\$
Other insurances (insurance of recreational vehicles such as motor cycle, caravan, trailer, boats etc.).	\$
Other regular and recurring expenses (anything not categorised above e.g. gardening, housekeeping and cleaning (incl. ironing), recreational vehicle (motorcycles, caravans, trailers, boats etc.) operational costs (e.g. fuel, registration, servicing, repairs), church/charity donations)).	\$
Personal insurance (life, health, sickness and personal accident) (incl. private hospital, medical and dental, life, sickness and personal accident, income protection).	\$
Pet care (expenses related to pet care).	\$
Primary residence costs (excl. insurance) (either owned or rented expenses incl. rates, utilities, repairs/maintenance, security and pest control services, pool chemicals, (excl. insurance, body corporate fees/strata fees, land tax)).	\$
Private and non-Government education (kindergarten, primary or secondary private and independent (Catholic or non-Catholic) school fees / sport fees, uniform, text books and associated costs, private tuition fees e.g. tutoring)).	\$
Public or Government primary and secondary education (kindergarten, primary or secondary costs associated with public / government education e.g. uniform, term fees (books, sports, activities)).	\$
Recreation and entertainment (alcoholic beverages, cigarette / tobacco, restaurants, fast food and takeaway, memberships/subscriptions, domestic and overseas holidays, recreational gambling (e.g. lottery, scratch cards, sports betting, poker machines), administration tickets (sports, music events, theatre)).	\$
Secondary residence and holiday home costs (incl. insurance) (costs associated with any secondary residences, either rented or owned for non-investment purposes, such as a holiday property that is not rented to generate income, or a property that family members (parents or children) are allowed to live in rent-free. Includes building / contents insurance, rates, taxes, levies, body corporate, strata fees, repairs, maintenance).	\$
Telephone, internet, PayTV and media streaming subscriptions (incl. home telephone and mobile phone, Netflix, Stan, Foxtel, Spotify, Disney+, Apple TV+, Amazon Prime, BINGE, Kayo Sports etc.).	\$
Transport (public transport, taxi, ride sharing service, air fares (excl. holiday), motor vehicle running costs e.g. fuel, servicing, repairs, registration, parking, tolls (excl. motor vehicle insurance and costs associated with recreational vehicles e.g. motorcycles, caravans, trailers, boats etc.).	\$
TOTAL MONTHLY LIVING EXPENSES:	\$

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What is the reason for this hardship request? Please explain your current financial circumstances and provide reasons as to why you are seeking hardship assistance.

Details requested for this arrangement (i.e. new payment if reduced, length of time, number of payments etc.)

What arrangements are in place with other Credit Providers?

Are these arrangements up to date?

Provide additional information that may assist with the assessment of this hardship application. (If hardship is sought due to unemployment, please provide details of type of work and industry in which you are seeking work etc.).

Signature (Borrower)

Name in print

Date:

Signature (Co-borrower / Guarantor)

Name in print

Date: