



Hardship Assistance Request Form

What you need to know

We will assess your application as quickly as possible. Please be patient as it can take up to 3 weeks.

We may need to request additional information from you to understand your situation and/or to verify your assets and liabilities and/or your income and expenses before finalising our assessment.

When you enter into a hardship arrangement, we are required to provide information to credit reporting agencies that will appear on your credit report. This information includes that you have entered an arrangement and if you are meeting the arrangement that has been approved.

This information will remain on your credit report for 12 months after the arrangement has started. It will not impact your credit score but will be visible to other Lenders and therefore they may ask additional questions if you were to apply for lending with them.

Please complete all relevant pages of this request form and return it to collections@bridgit.com.au marked "Attention: Hardship Request Form".

Customer details

Loan number

Borrower 1

Full name

Contact number

Total number of
people in household

Total number of
dependents
(and ages)

Current employer

Borrower 2

Full name

Contact number

Total number of
people in household

Total number of
dependents
(and ages)

Current employer

Supporting documentation

Please attach to the email or this form when returning any/all that apply.

Evidence of income (e.g. two consecutive payslips)

Medical certificate

Three months of most recent transactional bank statements

Accountants letter

Written confirmation of debt arrangements

Income and expenses form

Employment separation notice

Details of the hardship

Please provide an explanation of your hardship. Please include as much detail as possible including the change in your circumstances, the time period of the hardship and the outcome you are seeking. Please use additional pages if necessary.

Please provide details of what arrangement you would like us to consider (e.g. reduced repayments, repayment pause, loan term extension) and how long you think your hardship arrangement will take to resolve.

If you have other loans, do you have any arrangements in place with the other credit providers, if so, please provide details.

Statement of position

Please complete this based on your current situation. The information provided will assist with our assessment and ensure the best outcome is provided.

Assets and debts

Asset	Amount	Debt	Loan amount
Property held	\$	Home loans	\$
Other investments	\$	Credit card limits	\$
Superannuation balance	\$	Personal loans	\$
Savings	\$	Business loans	\$
Motor vehicles	\$	Any other outstanding loans/debts	\$
Household contents	\$		

Income and expenses

Please input figures on a monthly basis.

Income

Borrower 1

Employment income after tax	\$	Govt payments	\$
Income from spouse/child support	\$	Any other regular income	\$

Borrower 2

Employment income after tax	\$	Govt payments	\$
Income from spouse/child support	\$	Any other regular income	\$

Expenses - if joint household or expense include under Borrower 1

Borrower 1

Household bills & living expenses (e.g groceries, travel costs, subscription fees, entertainment)		\$			
Bridgit loan repayments	\$		Other home loan repayments	\$	
Credit card repayments	\$		Other loan repayments (e.g personal loan)	\$	
Any other regular expenses	\$				

Borrower 2

Household bills & living expenses (e.g groceries, travel costs, subscription fees, entertainment)		\$			
Bridgit loan repayments	\$		Other home loan repayments	\$	
Credit card repayments	\$		Other loan repayments (e.g personal loan)	\$	
Any other regular expenses	\$				

Authorised Third Party Representative (if required)

Complete this section to authorise a representative to;

- Seek and exchange personal information (including information related to credit, financial affairs or sensitive information about me and my accounts) from Bridgit;
- Negotiate and enter into arrangements that are binding on me/us related to the account/s; and
- Act on my behalf until this authority is revoked.

Representative details

Full name		Contact number	
Address			
Description of relationship (e.g. accountant, financial counsellor, friend)			

Submitting this hardship application

I/we acknowledge and agree that Bridgit is collecting the information in this form to assess my hardship assistance application and will rely on the information I have provided to assess the application. I/we undertake to notify Bridgit of any change in my/our financial position and/or any change of contact details. By submitting this application, I/we agree, acknowledge and declare that all the information that you have provided is correct to the best ability of your knowledge.

Borrower name		Borrower name	
Date		Date	

Privacy: The personal information provided to us on this form will be used in accordance with our Privacy Policy. If you have any questions about how this information is handled or to obtain a copy of our privacy policy, please visit our website www.bridgit.com.au