

Application for Financial Hardship Assistance

Hume Bank

492 Olive Street, Albury NSW 2640
PO Box 343, Albury NSW 2640
T (02) 6051 3211 F (02) 6051 3255

Member 1

First Name	Middle Name		
<input type="text"/>	<input type="text"/>		
Surname			
<input type="text"/>			
Date of Birth	Occupation		
<input type="text"/>	<input type="text"/>		
Employer (Name & Address)			
<input type="text"/>			
Home Phone	Work Phone		
<input type="text"/>	<input type="text"/>		
Mobile Phone	Email Address		
<input type="text"/>	<input type="text"/>		
Residential Address Unit/Street No	Street Name		
<input type="text"/>	<input type="text"/>		
Town	State	Postcode	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Mailing Address (if different to residential address)			
<input type="text"/>			
Ages of Dependent Children			
<input type="text"/> yrs	<input type="text"/> yrs	<input type="text"/> yrs	<input type="text"/> yrs

Member 2 (if applicable)

First Name	Middle Name	
<input type="text"/>	<input type="text"/>	
Surname		
<input type="text"/>		
Date of Birth	Occupation	
<input type="text"/>	<input type="text"/>	
Employer (Name & Address)		
<input type="text"/>		
Home Phone	Work Phone	
<input type="text"/>	<input type="text"/>	
Mobile Phone	Email Address	
<input type="text"/>	<input type="text"/>	
Residential Address Unit/Street No	Street Name	
<input type="text"/>	<input type="text"/>	
Town	State	Postcode
<input type="text"/>	<input type="text"/>	<input type="text"/>
Mailing Address (if different to residential address)		
<input type="text"/>		

I / We wish to apply for assistance due to the following reasons:

<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>
<input type="text"/>

I / We have made the following arrangements with other creditors:

1. <input type="text"/>
2. <input type="text"/>
3. <input type="text"/>

I / We wish to change the terms of our loan contract as follows (please tick the relevant box):

<input type="checkbox"/>	extension of the term of the loan with reduction of repayment amounts;
<input type="checkbox"/>	postponement of repayments from <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/> <i>insert dates</i>
<input type="checkbox"/>	extension of the term of the loan and postponement of repayments from <input type="text"/> / <input type="text"/> / <input type="text"/> to <input type="text"/> / <input type="text"/> / <input type="text"/> <i>insert dates</i>

Statement of Current Financial Position

Liabilities	Balance Owing
Home Loan <i>(who with?)</i>	
	\$
	\$
Other Loans <i>(who with?)</i>	
	\$
	\$
	\$
Credit/Store Cards <i>(who with and limits?)</i>	
	\$
	\$
	\$
	\$
Hire Purchase Agreements <i>(who with?)</i>	
	\$
	\$
	\$
	\$
Other Liabilities <i>(who with?)</i>	
	\$
	\$
	\$
Total:	\$

Assets	Current Value
Property <i>(address/s)</i>	
	\$
	\$
	\$
Motor Vehicles <i>(Make, registration, year)</i>	
	\$
	\$
	\$
	\$
	\$
Shares, Savings, Investments <i>(who with?)</i>	
	\$
	\$
	\$
	\$
Superannuation	
	\$
	\$
Other Assets <i>(details)</i>	
Contents	\$
	\$
	\$
Total:	\$

Expenses (Monthly)	
Home Loan/s	
	\$
	\$
Rent/Board	
	\$
Other Loans <i>(total)</i>	
	\$
Credit Cards <i>(total)</i>	
	\$
Hire Purchase Agreements <i>(total)</i>	
	\$
Other Liabilities <i>(total)</i>	
	\$
Household expenses	
Rates	\$
Electricity/Gas	\$
Phone and Internet	\$
Pay TV	\$
Health Insurance	\$
Motor Vehicle	\$
Education	\$
Food / Clothing	\$
Entertainment	\$
Total Monthly Expenses	\$

Income (Monthly)	
Salary <i>(net after tax)</i>	
Member 1	\$
Member 2	\$
Other Employment Income	
Member 1	\$
Member 2	\$
Rents received	
	\$
Board received	
	\$
Centrelink Payments	
	\$
	\$
	\$
Interest & Dividends	
	\$
	\$
	\$
Other Income	
	\$
	\$
	\$
	\$

I / we understand that the information stated in this application for Hardship Assistance is true and correct in every particular and is a full and complete disclosure of my/our financial position.

Member 1	Date

Member 2	Date

Please supply the following supporting documentation as applicable to your circumstances in order for us to process your request as quickly as possible.

Illness/Injury

- > 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 current status of claim.

Unemployed

- > Redundancy certificate including redundancy payments, evidence of co-borrowers income.
- > Documentation confirming registration as unemployed with Centrelink including details of benefit payable

Income Reduction

- > Documentation from employer showing reduction in income and anticipated date, if any, when income will return to previous levels, evidence of co-borrowers income.
- > If nature of employment or employer changes, reason for change and documentation showing the actual reduction in income experienced.

Deceased co-borrower or family member

- > Death Certificate and documentation indicating anticipated date of probate, release of insurance funds etc.

Relationship split

- > Documentation of any Family Court orders issued (if applicable), 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, latest trading information, tax returns and cash flow forecasts.

Overcommitted

- > Copy of latest statements for all other debts as well as copies of pay slips to prove current income.

Property on market as a result of hardship

- > Copy of Real Estate agency sales engagement showing asking price and terms of sale. If property has been on market for more than 90 days, report from agent detailing reasons for not being sold, marketing strategy and details of any offers received. If property already under offer copy of exchanged sale contract.