

Office use only
Application Number
<input type="text"/>
Member Number
<input type="text"/>
Date
<input type="text"/> / <input type="text"/> / <input type="text"/>

Financial hardship relief

This form is to be completed to enable Qudos Bank to consider a request for assistance related to your financial hardship you are experiencing. If you provide all the information requested on the form, we will get back to you within 21 days. For assistance in completing the application please call us on 1300 747 747.

Primary Member details

Title	<input type="text"/>				
Full name	<input type="text"/>				
Member number	<input type="text"/>	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>		
Current residential address	<input type="text"/>				
Town/suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
Contact number	<input type="text"/>	Email	<input type="text"/>		

How long have you lived at this address?	Years	<input type="text"/>	Months	<input type="text"/>
At this address, are you	Own	Buying	Renting	Boarding
	Living with parent(s)		Rent free accommodation	

Number of dependents (including spouse)	<input type="text"/>	Age(s)	<input type="text"/>	
Marital status	Married	Defacto	Seperated	Single

Current employment details	Employer	<input type="text"/>	Position	<input type="text"/>	
	Full time	Permanent	Part time	Casual	Unemployed
	Self employed	Contractor	Retired	Student	Other
	Date commenced	<input type="text"/> / <input type="text"/> / <input type="text"/>	Date concluded (if unemployed)	<input type="text"/> / <input type="text"/> / <input type="text"/>	

Joint Member details (if applicable)

Title	<input type="text"/>				
Full name	<input type="text"/>				
Member number	<input type="text"/>	Date of birth	<input type="text"/> / <input type="text"/> / <input type="text"/>		
Current residential address	<input type="text"/>				
Town/suburb	<input type="text"/>	State	<input type="text"/>	Postcode	<input type="text"/>
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	Date commenced	<input type="text"/> / <input type="text"/> / <input type="text"/>	Date concluded (if unemployed)	<input type="text"/> / <input type="text"/> / <input type="text"/>	

Total income details

Total household income after tax from main employment – per fortnight	\$	<input type="text"/> .00
Other income – per fortnight (eg. Centrelink payments, rent received)	\$	<input type="text"/> .00

Liabilities

Average weekly expenses

Item	Weekly Amount	Item	Weekly Amount
Food	\$	Rates / Levies	\$
Household Supplies	\$	Other Insurance (specify)	\$
Mortgage / Rent	\$	Fares	\$
Gas	\$	Clothing and Shoes	\$
Electricity	\$	Entertainment / Hobbies	\$
Heating Fuel	\$	Education / Childcare Expenses, including fees and levies	\$
Telephone	\$	Medical / Chemist / Pharmaceutical	\$
Motor Vehicle	\$	Hire Purchase Payments	\$
> Petrol	\$	Credit cards	\$
> Maintenance	\$	Other necessary commitments, including weekly payments on other liabilities, listed above (specify)	\$
> Registration / Insurance	\$		

Total weekly expenses \$

Other insurance (specify) \$

Other necessary commitments, including weekly payments on other liabilities, listed above (specify):

Other Liabilities

Liabilities	Name of bank/institution	Total Amount Owed
Home Mortgage		\$
Other Loans		\$
Credit Cards		\$
Credit Cards		\$
Other Liabilities		\$

Total \$

Does anyone contribute to paying these liabilities (eg your spouse/partner)?

Yes No

If 'Yes', please provide details

Name Contribution per week \$

Do you have any dependants?

Yes No

If 'Yes', please provide details

Total expenses

Mortgage/s - total balance owing	\$	<input type="text" value=".00"/>
Your share of monthly mortgage/ rent/board payments	\$	<input type="text" value=".00"/>
Credit cards - total limits	\$	<input type="text" value=".00"/>
Your share of other monthly loan repayments (i.e. boat, car, personal loan)	\$	<input type="text" value=".00"/>
Your share of any other fixed living expenses	\$	<input type="text" value=".00"/>
Do you expect any significant changes to your financial situation in the next 12-24 months?	Yes No	
	If 'Yes', please provide details	
	<input type="text"/>	

Total assets

Total real estate/property values	\$	<input type="text" value=".00"/>
Total motor vehicle/boat value	\$	<input type="text" value=".00"/>
Total savings/shares	\$	<input type="text" value=".00"/>

Reasons for application

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

Existing arrangements

Do you currently have any arrangement(s) in place with other financiers? If yes, please outline your arrangements below.

Type of account (e.g. home loan)	Financier	Balance	Limit	Arranged Amount	Period of arrangement (months)

Repayment proposal

Please outline your proposal to pay off this debt(s) with Qudos Bank

Loan Account Number	Repayment Proposal and Frequency	Period assistance is required (months)
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Please note: Refer to the Financial Hardship Guide attached for documentation that you may need to send us.

Declaration

I / We declare and warrant that the particulars of my/our financial position disclosed in this application are true, complete and accurate in all respects.

By signing here I acknowledge that I have read and understood the declaration and consent above and declare that the details contained in the application are true and correct.

Primary member	Joint member (if applicable)
Name <input type="text"/>	Name <input type="text"/>
Signed <input type="text"/>	Signed <input type="text"/>
Date <input type="text" value="/ /"/>	Date <input type="text" value="/ /"/>

Guide for financial hardship relief application

To help us assess your application for Financial Hardship Relief without delay, please complete and return a signed application with relevant supporting document(s).

Please note this is a guide only, we may need to ask you for more information once we receive your application.

Illness

- > A letter from your employer or a medical certificate supporting your sickness/illness.
- > Confirmation of your expected salary on return to work (if available).
- > If your wages are not paid into a Qudos Bank account please send us your last 2 pay slips.

Income reduction

- > Documentation from employer showing reduction in income and anticipated date, if applicable, when income will return to previous level.
- > If you are self employed, last two years full Taxation Returns and 2 recent Business Activity Statements.
- > If your wages are not paid into a Qudos Bank account please send us your last 2 pay slips.

Unemployed/Redundancy

- > Documentation confirming unemployment – separation certificate/termination letter.
- > If redundant, a Redundancy Certificate including details of redundancy payments.

- > Documentation confirming any Centrelink benefits, for example unemployment benefits.
- > Letter of offer from prospective employer, confirming future employment and salary (if applicable).

Workers compensation

- > If available a letter from your solicitor outlining the case and the current status of the case/claim.
- > Evidence of income being received (including worker's compensation).
- > Letter from medical practitioner confirming prognosis, whether injury is short or long term and whether you are fit for full or light duty upon recovery.

Relationship Breakdowns

- > Nature of the relationship breakdown including documentation of any Family Court Orders granted, or anticipated granting of such orders (if applicable).

Send us your application for approval

In addition to the supporting documentation above, if your property is currently on the market, please forward a copy of the Sale Agreement and the whole Contract for Sale document.

Mail: Qudos Bank, Locked Bag 5020 Mascot NSW 1460

Email: assistance@qudosbank.com.au

Fax: (02) 9582 3452

Apply over the phone

Call us: 1300 747 747 and our Contact Centre team will be able to direct you to one of our Financial Hardship Specialists

