[YOUR BUSINESS NAME]

[Australian Credit Licence No. XXXXXX] | *[phone]* | *[hardship email]* | *[website]*

Financial Hardship Application Form

Use this form to tell us about your situation and what kind of help you're asking for. You **do not have to** use this form to make a hardship request — you can also call us, email us, or ask someone to contact us on your behalf. Completing this form does not delay any request you've already made verbally or in writing.

Need help completing this form? Call us on *[phone number]* or ask a financial counsellor to help — free, independent advice is available from the National Debt Helpline on 1800 007 007 (ndh.org.au).

Section A — Your Details

Full name	
Account / reference number	
Address	
Phone	
Email	
Best way and time to contact you	

Are you being helped by someone else with this application?

☐ No ☐ Yes — a financial counsellor ☐ Yes — a family member / friend ☐ Yes — a lawyer / advocate

If yes, their name and contact details	
Organisation (if applicable)	

If someone else is helping you and you're comfortable with us speaking to them directly, please sign the authority in **Section F**.

Section B — What's Happening

What is the main reason you're finding it hard to keep up with payments? (tick all that apply)

☐ Job loss or reduced income

☐ Illness or injury

☐ Family or domestic violence

☐ Relationship breakdown

☐ Bereavement

☐ Natural disaster

☐ Other — please describe below

Tell us a little more about your situation (optional, but it helps us find the right solution for you)

You do not need to provide evidence of your situation to apply. We may ask for a small amount of extra information in some cases — see the covering letter or SOP for what to expect.

Statement of Financial Position

This section gives us a full picture of your income, expenses, assets and debts, so we can work out an arrangement you can realistically sustain — not just one that gets you through this month. **For many short-term requests we won't need this level of detail** — call us on *[phone number]* first if you're not sure how much of this to complete, or complete what you can and leave the rest.

Figures are approximate and can be *[weekly / fortnightly / monthly — circle or state which]*. Round to the nearest dollar.

C1 — Household Income

Source	Frequency	Amount ($)
Wages or salary — you		
Wages or salary — partner / other household member		
Centrelink or other government payments		
Family Tax Benefit / child support received		
Rental or investment income		
Other income		
Total household income		

C2 — Living Expenses

Expense	Amount ($)
Housing (rent / mortgage)	
Rates / body corporate / strata	
Utilities (electricity, gas, water)	
Phone & internet	
Groceries & household supplies	
Transport (fuel, public transport, rego, insurance)	

Expense	Amount ($)
Insurance (health, home, contents, life)	
Medical, health & pharmacy	
Childcare / school costs	
Other loan or credit repayments (not this account)	
Credit card / buy-now-pay-later minimum repayments	
Other essential expenses	
Total living expenses	

C3 — Assets (approximate value)

Asset	Estimated value ($)
Home / property	
Motor vehicle(s)	
Savings / bank balance	
Other assets (e.g. shares, valuables)	
Total assets	

C4 — Liabilities / Other Debts

Creditor / debt type	Balance owing ($)	Regular repayment ($)	Up to date?
This account			
Other loans			
Credit cards			
Buy-now-pay-later			
Other debts			
Total liabilities			

C5 — Your Financial Position at a Glance

	Amount ($)
Total household income (from C1)	
less Total living expenses (from C2)	
= Surplus / (Deficit)	
Total assets (from C3)	

	Amount ($)
less Total liabilities (from C4)	
= Net position	

There's no right or wrong answer here. If this shows a deficit, that's useful information to help us find something that actually works for you — it's not a reason to decline your application.

Section D — What Would Help?

What kind of arrangement are you asking for? (tick all that apply)

☐ Pause payments for a while (deferral)

☐ Reduce my payments for a while

☐ Extend the length of my loan to lower my repayments

☐ Reduce or waive interest / fees

☐ I'm not sure — I'd like to discuss my options

For how long are you asking for this?	
Anything else you'd like us to know?	

Section E — Supporting Information (only if we've asked for it)

Most applications do not need supporting documents. If we've asked you for something specific, you can attach it here or send it separately.

☐ Attached ☐ Will send separately ☐ Not applicable

Section F — Authority for Us to Speak with Someone on Your Behalf (optional)

Complete this section only if you want us to be able to discuss your account with the person named in Section A.

I, ______________________________, authorise *[Your Business Name]* to discuss my account and this application with the person named in Section A.

Signature		**Date**	

Section G — Declaration

- The information I've given in this form is true and correct to the best of my knowledge.
- I understand this application will be assessed under [Your Business Name]'s Financial Hardship Policy and the National Credit Code.
- I understand I'll receive a written decision, and if I'm not satisfied I can ask for this to be reviewed, and can contact the Australian Financial Complaints Authority (AFCA) if I remain unhappy with the outcome.

Signature		**Date**	

Privacy

We collect this information to assess your hardship application. We handle it in line with our Privacy Policy — *[link / reference]*. We won't share it outside our organisation except as needed to assess your request, as required by law, or with your consent (e.g. with a financial counsellor you've authorised).

Office Use Only

Date received	Received by	Info requested (date)	Info received (date)
Decision due date	**Decision**	**Decision date**	**Notified date**
Assessed by		**Reviewed / approved by (if applicable)**	

Track the decision-due date against the timeframes in the Hardship Policy (Section 8) and Standard Operating Procedure — 21 days, 28 days, or 21 days after information is received, as applicable.