
Member number:

Date: / /

financial hardship relief application

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 (02)9582 3283.

▶ Primary Member account details

Title: _____

First: _____ Middle: _____ Surname: _____

Member no: _____

Date of birth: _____ / _____ / _____

No. of dependants (including spouse): _____

Marital Status: Married Defacto Seperated Single

Current residential address: _____

Postcode: _____

How long have you been at this address? Years: _____ Months: _____

At this address are you Buying Renting Boarding Own Rent free accommodation

Contact number: _____

Email address: _____

Current employment details

 Full time Permanent Part time Casual Unemployed Self employed Contractor Retired Student Other

Employer: _____ Position: _____

Date commenced: _____ / _____ / _____

Date concluded (if unemployed): _____ / _____ / _____

➤ Joint Member details (if applicable)

Title: _____

First: _____ Middle: _____ Surname: _____

Member no: _____

Date of birth: ____ / ____ / ____

No. of dependants (including spouse): _____

Marital Status: Married Defacto Seperated Single

Current residential address: _____

_____ Postcode: _____

How long have you been at this address? Years: _____ Months: _____

At this address are you Buying Renting Boarding Own Rent free accommodation

Contact number: _____

Email address: _____

Joint Member's employment details

Full time Permanent Part time Casual Unemployed

Self employed Contractor Retired Student Other

Employer: _____ Position: _____

Date commenced: ____ / ____ / ____

Date concluded (if unemployed): ____ / ____ / ____

➤ Total income details

Total household income after tax from main employment – per fortnight \$ _____

Other income - per fortnight (eg. Centrelink payments, rent received) \$ _____

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)?

No

Yes Please provide details _____

Name: _____ Amount of contribution per week: \$ _____

Do you have any dependants?

No

Yes Please provide details _____

➤ Total expenses

Mortgage/s - total balance owing \$ _____

Your share of monthly mortgage/rent/board payments \$ _____

Credit cards - total limits \$ _____

Your share of other monthly loan repayments (i.e. boat, car, personal loan) \$ _____

Your share of any other fixed living expenses \$ _____

Do you expect any significant changes to your financial situation in the next 12-24 months?

No

Yes Please provide details _____

➤ Total assets

Total real estate/property values \$ _____

Total motor vehicle/boat value \$ _____

Total savings/shares \$ _____

➤ 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.

Please attach supporting documents to your application.

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

Name: _____ Signed: _____ Date: _____ / _____ / _____

Joint Member (if applicable)

Name: _____ Signed: _____ Date: _____ / _____ / _____

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: creditcontrol@qudosbank.com.au



Fax: (02) 9582 3452

➤ Apply over the phone



Call us: (02) 9582 3282 and one of our Credit Control Officers will guide you through the hardship application process

1300 747 747 | qudosbank.com.au