

Hardship Application

We understand that there may be times when your personal circumstances change.

We have attached the hardship application form which we request you complete to help us assess your current financial situation and how we can assist. This form can be printed or digitally completed on a smart device.

Please return the application form, along with all relevant supporting information, to us by email to hardship@financeone.com.au or post to PO Box 3041, Hermit Park Qld 4812.

We will respond to your application as soon as possible and by the latest, within 21 days after receiving your information. If the requested information is not received within this time, we will proceed to make our decision on your hardship application based on the information we currently hold.

If you require any assistance completing the application form or need clarification on any section, please contact our Hardship Team on 1800 346 663 or by email at hardship@financeone.com.au.

Information about hardship

Hardship is only intended to be a temporary arrangement in response to an unforeseen or unexpected event. It is not an indefinite arrangement, and it is expected that you will return to your contractual loan repayments. The granting of financial hardship assistance is a discretionary decision by Finance One, provided we are satisfied that there is reasonable cause for your inability to meet your loan obligations.

Supporting information

We ask that you provide us information to support your application for hardship. This may include:

- ✓ Centrelink Income Statements(Income Statement only, not individual Payment Statements); proof of Centrelink claim in progress and/or recent pay slips;
- ✓ Any documentation relevant to or supporting your current circumstances and claim for hardship (including employment separation certificate, letter of termination or overdue notices/bills);
- ✓ Medical certificates/documents;
- ✓ Any written advice of current hardship arrangements with other lenders/creditors; and
- ✓ The last 3 months of bank statements of all bank accounts you hold in your name (We are unable to use bank statements that are not within this time frame, and withheld bank accounts may see your request delayed or declined)

Please upload your bank statements and Centrelink statements by using the below link and following the prompts <https://www.bankstatements.com.au/iframe/start/CLFN>

Other supporting documents and information can be photographs or screenshots and can be emailed to us; please ensure there is identifiable information in these documents, so we can confirm they relate to you.

If hardship is approved and you remain in arrears after the successful completion of the arrangement, Finance One will vary your loan agreement to capitalise your arrears. The effect of this will be your loan account will no longer be in default however the term of your loan will be extended passed the original final repayment date stated in your loan contracted. All other terms, conditions, fees and charges will remain as per your signed loan agreement.

For information regarding how hardship impacts your credit reporting please refer to the following - [Comprehensive Credit Reporting | Finance One](#).

Yours faithfully,

The Hardship Team
Finance One

Your details

Finance One Account Number (if known):

First name:

Middle name:

Surname:

Date of Birth:

Marital Status:

Employment Status:

Occupation:

Employer's Name:

Duration of employment:

Number of Dependants:

Age/s of Dependant/s:

Your contact information

Home Phone:

Work Phone:

Mobile Phone:

Email address:

Residential Address:

Postal Address (if different to residential):

State:

Post Code:

State:

Post Code:

Reason(s) for seeking financial hardship assistance

Please let us know briefly about your situation, including when your financial circumstances changed and reasons for seeking financial assistance?

When do you expect your situation to improve and what assistance would be most helpful to you?

Your income

If you have more than one income source, please list these separately (salary, bonus, overtime, rent, shares or Centrelink etc.)

Income type 1:

Amount:	Frequency:
Income type 2:	
Amount:	Frequency:
Please let us know if there is anything else you want to tell us about your income.	

Your expenses

Accommodation costs ie (rent or mortgage payment)	Frequency:	Amount:
Finance One Loan:	Frequency:	Amount:
Other Loan/s:	Frequency:	Amount:
Utilities (ie water, gas, electricity)	Frequency:	Amount:
Insurance (home and contents)	Frequency:	Amount:
Medical and pharmaceutical expenses (including private health insurance)	Frequency:	Amount:
Groceries:	Frequency:	Amount:
Phone, mobile, internet	Frequency:	Amount:
Personal:	Frequency:	Amount:
Subscriptions:	Frequency:	Amount:
Vehicle expenses (including petrol)	Frequency:	Amount:
Other expenses:	Frequency:	Amount:
Please let us know if there is anything else you want to tell us about your expenses.		

Declaration and Signatures

I declare that the information provided in this Hardship Application and all supporting information/ documentation provided is true and correct.

Applicant Sign:
Date: