

Hardship Request

Please follow these instructions to submit your hardship request.

1. Complete all questions and gather the appropriate supporting documents (found in Step 10).
2. Return this form and supporting documents to us asap via email to help@firstfederal.com.au, or by mail to **Level 26, 1 Bligh Street, Sydney NSW 2000**.
3. Please note, all borrowers and guarantors on the loan must sign this form for it to be accepted.

Step 1: Customer details

Account number

Borrower 1

Borrower 2

Borrower name

Mailing address

Contact number

Guarantor's name

Guarantor's name

Security address

Members of the household

No. of dependents

Step 2: Your hardship

Please provide an explanation of your hardship (if you require more space, please attached a separate sheet)

Step 3: What assistance are you requesting?

- * I require assistance for _____ months, starting _____.
- * I am able to make payments of \$ _____ per fortnight/month during this period.

Step 4: What actions have you taken, or are you planning to undertake in order to be able to return to your regular repayments at the end of the requested hardship period?

Step 5: Employment details

	Borrower 1	Borrower 2
Employer		
Address		
Telephone		
Occupation		
Start date		
Employment status (perm/part time/casual/ self-employed)		

Step 6: Your income

	Borrower 1	Borrower 2
Gross income		
Overtime		
Bonus/commission		
Centrelink benefits		
Rental income		
Investment income		
Other		

Step 7: Your living expenses

Childcare & education costs	\$
Clothing & personal care	\$
General insurance	\$
Groceries/take out/dining out	\$
Recreation & entertainment	\$
Phone, internet, streaming services	\$
Transport/fuel/tolls	\$
Costs to run your home/utilities etc	\$
Private health insurance	\$
Investment property costs/utilities etc	\$
Other (please specify)	\$

Step 8: Assets and liabilities

Assets	Value of asset	Liabilities	Amount owed	Monthly payment
House	\$	Mortgage	\$	\$
Real estate	\$	Mortgage	\$	\$
Savings	\$	Line of credit	\$	\$
Savings	\$	Rent/board	\$	\$
Motor vehicle	\$	Credit card limit	\$	\$
Motor vehicle	\$	Credit card limit	\$	\$
Home contents	\$	Car loan	\$	\$
Superannuation	\$	Personal loan	\$	\$
Other	\$	Lease	\$	\$
Other	\$	Child maintenance	\$	\$
Other	\$	Other debts	\$	\$
Total assets	\$	Total owed	\$	\$

Step 9: What arrangements do you have in place with your other credit providers?

Credit provider, loan type and arrangement in place:	Is this arrangement up to date?
	Yes / No
	Yes / No
	Yes / No
	Yes / No
	Yes / No
	Yes / No
	Yes / No

Step 10: Evidence required

Please return these items with the completed form (if applicable)

Evidence of income (eg 2 payslips, Centrelink etc)	Last 3 months personal banks statements (via Illion)
Rates notice (most recent)	Last 3 months statements for all credit cards (via Illion)
Medical certificate/documents	6 months home loan statements for all mortgages (via Illion)
Employment separation certificate	Written confirmation of debt repayments
Most recent company tax returns for all entities	Most recent personal tax returns for all applicants

Step 11: Authorised third party representative

Complete this section to authorise a representative to:

- Seek and exchange personal information (including information related to credit, financial affairs or sensitive information about me and my accounts) from First Federal;
- Negotiate and enter into arrangements that are binding me/us related to the account/s; and
- Action on my behalf until this authority is revoked.

Step 12: Representative details

Name

Address

Contact number

Description of relationship

(eg accountant, financial counsellor, friend)

Step 13: Signing this hardship application

I/we acknowledge and agree that First Federal is collecting the information in this form to assess my hardship application and will rely on the information I have provided to assess the application. I/we undertake to notify First Federal of any change in my/our financial position and/or any change of contact details.

By signing this application below, I agree, acknowledge and declare that all the information that I have provided is correct to the best of my knowledge.

Name of borrower

Signature

Date

X

Name of borrower

Signature

Date

X

Name of borrower

Signature

Date

X

Name of borrower

Signature

Date

X