

APPLICATION

for variation to contract due to financial hardship.

Please print clearly. ALL questions must be answered. Incomplete applications may cause delay in processing.

LOAN

ACCOUNT NO _____

**PERSONAL
DETAILS**

BORROWER

CO-BORROWER

Member number _____

Title _____

Surname _____

Given Names _____

Current Address _____

Time at current
address _____

Mailing address _____

Home phone no. _____

Work phone no. _____

Mobile phone no. _____

Email _____

REASON FOR HARDSHIP REQUEST - Explain your current financial circumstances and provide any other reason why you are seeking changes to your credit contract.

**EMPLOYMENT
DETAILS**

BORROWER

CO-BORROWER

Occupation			
Income (before tax)	\$ _____ W / F / M	\$ _____ W / F / M	\$ _____ W / F / M
Current Employer			
Years employed			
Previous Employer (if current less than 2 years)			
Years employed			
OTHER INCOME			
Centrelink			
Rental			
Other (please specify)			
If self Employed nature of business			
Years in business			

Please attach evidence of all income.

YOUR FINANCIAL POSITION

Assets - Details of what you own		Liabilities - Details of what you owe		
Property - your home	Value \$	Existing Loans (bank name)	Monthly \$	Balance \$
Other real estate				
Vehicles (car, boat, trailer etc)		Credit & Store cards	Limit \$	Balance \$
Cash/Bank accounts		Child Maintenance p/w	\$	
		Rent p/w	\$	
Other assets				
Total	\$	Total		\$

Notes
Are the rates on your property/properties up to date?
<input type="checkbox"/> Yes - please provide a copy of the last receipt
<input type="checkbox"/> No - please provide details of arrears and any arrangements

PRIVACY STATEMENT AND CONSENT

This statement must be read by each applicant and by each individual who signs this Application Form (for example, a guarantor or nominated account signatory). By signing this Application Form you agree to the terms of this statement.

This statement explains how we, the "Financial Institution" collect, use and disclose personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applications and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which under or in accordance with the Privacy Act 1088, may lawfully be exchanged.

We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

1. Purpose for which we collect and use personal information

- a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
- b) You agree that, in assessing an application for credit or, if relevant, in assessing whether you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
- c) You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purpose (as relevant of):
 - Considering any other application you may make to us;
 - Complying with legislative and regulatory requirements;
 - Performing administrative functions, including accounting, risk management, record keeping, archiving, system development, credit scoring and staff training;
 - Managing our rights and obligations in relation to external payment systems;
 - Conducting market or customer satisfaction research;
 - Developing, establishing and administering alliances and other arrangements (including rewards programs) with other organizations in relation to the promotion, administration and use of our respective products and services;
 - Developing and identifying products and services that my interest you: and
 - (unless you ask us not to) providing you with information about other products and services.
- d) If the facility for which your application is made is regulated under the Anti-Money Laundering and Counter Terrorism Financing Act 2006, the collection by us of some information to verify you identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.
- e) Where personal information which we collect about you is sensitive information (such as information about health status, membership of professional or trade association or a criminal record), you nevertheless consent to its collection by us.

2. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- Credit reporting agencies;
- Other financial institutions;
- Mortgage insurers used by us and reinsurers of any such mortgage insurer;
- Our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- Your agents and contractors, including your finance broker, legal advisor, financial advisor, builder and settlement agent;
- Your executor, administrator, trustee, guardian or attorney;
- Your referees, including your employer;
- Regulatory bodies, government agencies, law enforcement bodies and courts;
- Any person who introduces you to us;
- Other organisations (including Cuscal Limited) with who we have alliances and arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- Anyone supply goods and services to you in connection with a rewards program associated with the facility;
- Debt collecting agencies;
- External payment system operators:
- Your and our insurers or prospective insurers and their underwriters;
- Your guarantors and prospective guarantors;
- An organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security) that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- Any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and
- (unless you tell us not to) other organisations (including our related bodies corporate) for the marketing of their products and services.

3. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example, a referee or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will disclose their personal information for the purpose set out in paragraph 1 above and that they can gain access to the information.

4. Access to your personal information and contacting us

- a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the application fee.
- b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for tier marketing purposes. You may do this by using the process set out in our Privacy Policy which can be obtained by contacting us.

I/We believe that if requested variation is allowed, I/we will be able to meet my/our varied obligations under the loan contract.

I/We understand that if the requested variation is allowed it may have the effect of extending the term of the loan contract.

I/We have read the Privacy Statement and Consent Statement and agree to the terms of that statement.

Borrow

Co-borrower

Signature of Borrower

Signature of Co-borrower

Date ____/____/____

Date ____/____/____