

FINANCIAL HARDSHIP INFORMATION FORM



Get in touch with us | **email** service@liberty.com.au | **phone** 13 11 33
alt. phone 03 8635 8888 | **fax** 03 8635 9999 | **web** liberty.com.au
post Service Team, Level 16, 535 Bourke St, Melbourne VIC 3000

CUSTOMER DETAILS

	CUSTOMER 1	CUSTOMER 2
Title	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr	<input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms <input type="checkbox"/> Dr
Name	<input type="text"/>	<input type="text"/>
Current address	Unit/No: <input type="text"/> Street: <input type="text"/>	Unit/No: <input type="text"/> Street: <input type="text"/>
	Suburb: <input type="text"/> Pcode: <input type="text"/>	Suburb: <input type="text"/> Pcode: <input type="text"/>
Contact number	Home: <input type="text"/> Mobile: <input type="text"/>	Home: <input type="text"/> Mobile: <input type="text"/>
Email	<input type="text"/>	<input type="text"/>
Marital status	<input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Single	<input type="checkbox"/> Married <input type="checkbox"/> De facto <input type="checkbox"/> Single
	<input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed	<input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Dependants (number of)	<input type="text"/> Ages <input type="text"/>	<input type="text"/> Ages <input type="text"/>

EMPLOYMENT & INCOME

	CUSTOMER 1	CUSTOMER 2
Employer	<input type="checkbox"/> PAYG <input type="checkbox"/> Self employed	<input type="checkbox"/> PAYG <input type="checkbox"/> Self employed
Employer address	Unit/No: <input type="text"/> Street: <input type="text"/>	Unit/No: <input type="text"/> Street: <input type="text"/>
	Suburb: <input type="text"/> Pcode: <input type="text"/>	Suburb: <input type="text"/> Pcode: <input type="text"/>
Employment	<input type="checkbox"/> Full time <input type="checkbox"/> Probation <input type="checkbox"/> Seasonal	<input type="checkbox"/> Full time <input type="checkbox"/> Probation <input type="checkbox"/> Seasonal
	<input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Student	<input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Student
	Contract that expires on (mm/yyyy): <input type="text"/>	Contract that expires on (mm/yyyy): <input type="text"/>
ABN/ACN (if self employed)	<input type="text"/>	<input type="text"/>
Occupation	<input type="text"/>	<input type="text"/>
Start date	<input type="text"/>	<input type="text"/>
Income (Gross annual salary)	\$ <input type="text"/>	\$ <input type="text"/>

IMPORTANT

This form will help us understand your financial situation and work out the best way to help you. Please complete your monthly budget thoroughly and provide detailed responses to our questions.

Once completed, please send the form along with any supporting information to help@liberty.com.au or by mail to Level 16, 535 Bourke Street, Melbourne VIC 3000. If your circumstances change or wish to discuss anything at all please contact us on 13 11 33 or email help@liberty.com.au.

We also recommend seeking support from a Financial Counsellor. The National Debt Helpline is a not-for-profit service that helps those struggling with their financial commitments. They can be contacted on 1800 007 007 or www.ndh.org.au.

We are committed to resolving any concerns you may have. If you have a complaint, please get in touch with Internal Dispute Resolution on 13 11 33 or resolutions@liberty.com.au. You can also contact the Australian Financial Complaints Authority (AFCA): 1800 931 678, www.afca.org.au, info@afca.org.au or GPO Box 3, Melbourne VIC 3001. AFCA provides fair and independent complaint resolution that's free to consumers.

HARDSHIP DETAILS

What was/is the cause of your financial hardship?

- | | | | |
|---|---|---|---|
| <input type="checkbox"/> Illness, injury or death of borrower | <input type="checkbox"/> Business downturn or failure | <input type="checkbox"/> Natural disaster | <input type="checkbox"/> Parental leave |
| <input type="checkbox"/> Unemployment or reduced income | <input type="checkbox"/> Divorce or separation | <input type="checkbox"/> Bereavement | <input type="checkbox"/> Other |
| <input type="checkbox"/> Domestic and family violence | <input type="checkbox"/> Overcommitment | | |

When and how did your financial hardship begin?

What is the expected period of your financial hardship?

- 3 months or less
 3 to 6 months
 Greater than 6 months
 My situation is permanent

If your situation is not permanent, what improvements in your circumstances do you expect and by when?

How do you propose that your financial obligations with us should be varied?

ASSETS

	Address			Value
Property #1				\$
Property #2				\$
	Make/model	Year	Registration	
Vehicle #1				\$
Vehicle #2				\$
Bank balance (bank name(s))				\$
Shares				\$
Other assets				\$

LIABILITIES

	Lender name	Limit (if any)	Balance	Up to date?	Arrears amount
Mortgage		\$	\$		\$
Mortgage		\$	\$		\$
Car loan		\$	\$		\$
Car loan		\$	\$		\$
Personal loan		\$	\$		\$
Personal loan		\$	\$		\$
Other loan		\$	\$		\$
Other loan		\$	\$		\$
Credit card		\$	\$		\$
Credit card		\$	\$		\$
Other debt		\$	\$		\$
Other debt		\$	\$		\$

MONTHLY BUDGET (COMPLETE BASED ON YOUR CURRENT FINANCIAL POSITION)

MONTHLY INCOME (AFTER TAX SALARY)

Applicant #1 PAYG net income	\$
Applicant #2 PAYG net income	\$
Self-employed salary	\$
Part-time work	\$
AUSTUDY	\$
Dividends	\$
Interest	\$
Gross rental income	\$
Rental income after expenses	\$
Other income (e.g. Centrelink)	\$
(A) Total Monthly Income	\$

MONTHLY EXPENSES

Rent (not mortgage repayment)	\$
Insurance (e.g. home, car)	\$
Personal insurance (e.g. life)	\$
School fees	\$
Electricity	\$
Gas	\$
Water	\$
Telephone, mobile, internet	\$
Medical expenses	\$
Rates (e.g. Council)	\$
Car expenses (not loan repayment)	\$
Travel/transport	\$
Food	\$
Clothing	\$
Entertainment	\$
Other (e.g. superannuation, gifts)	\$
(C) Total Monthly Expenditure	\$

MONTHLY LOAN REPAYMENTS

Home loan(s)	\$
Personal loans(s)	\$
Credit card(s)	\$
Other loan(s)	\$
(B) Total Loan Payments	\$

(A) - (B) - (C) = Total Surplus/Shortfall

\$ \$ \$ \$

Please enter the amount (if any) of payments you can make right now \$ pw pf pm