

Heritage understands it can sometimes be difficult to make loan repayments and we want to help you. Whether we can help you will depend on your circumstances. This form will let us know how you would like to be helped and enable us to better understand your circumstances. We will use it to assess whether you are eligible for Hardship Relief. If you would like help completing this form, please contact us in branch or on **1800 222 030**.

If you would like a relative, friend or a financial counselling organisation to talk to us on your behalf about your loan, you can give your authority using our [Addition of Party](#) form.

Before requesting Hardship Relief, please consider obtaining independent legal, financial and taxation advice and/or contacting the National Debt Helpline for free financial counselling on **1800 007 007**.

Return details

Please return this completed form to us as follows:

Today's date: _____

- Mail this form and any attachments to:
Heritage Bank Hardship Team
PO Box 190, Toowoomba, Qld, 4350

PLEASE COMPLETE AND RETURN THIS FORM TO US BY:

OR

- Scan and email this form and any attachments to:
memberassist@heritage.com.au

If the Return Date above is not completed the form must be returned within 21 days.

Account & Member details

Account number: _____

Member name/s: _____

Phone number: _____

Email address: _____

Type of relief

Please let us know what Hardship Relief you would like to apply for.

Please Note:

- If you defer repayments, interest during the deferral will capitalise which will increase the total amount owing.
- If you leave the term of the loan the same, repayments after a Hardship Relief variation will be adjusted so you pay off your loan over the original term. This could mean repayments will increase.
- If you extend the term of the loan, repayments after Hardship Relief will be adjusted so you pay off your loan over the extended term. This could mean repayments are more affordable for the extended term.
- If you defer repayments or extend the term of the loan, you may repay more interest during the life of the loan.

Type A

I/we would like to defer repayments.

Date you want deferral to start: _____

Length of time deferral is requested for: _____

Type B

I/we would like to reduce repayments.

Reduced repayment amount that you can afford: _____

Date you want reduced repayment to start: _____

Length of time reduced repayment is requested for: _____

STATEMENT OF FINANCIAL POSITION

Monthly Income (Please include copy of current payslip)

After tax wages (Borrower 1)	\$ _____
After tax wages (Borrower 2)	\$ _____
Total Centrelink benefits:	
Details: _____	\$ _____
Board or rent received	\$ _____
Child support/ Maintenance	\$ _____
Interest/Investments/Dividends:	
Details: _____	\$ _____
Other Income:	
Details: _____	\$ _____
Details: _____	\$ _____
Details: _____	\$ _____
Total Monthly Income	\$ _____

Monthly Living Expenses

Housing		Insurance	
Mortgage loan repayments	\$ _____	House/ contents insurance	\$ _____
Rent	\$ _____	Health insurance	\$ _____
Council rates	\$ _____	Car insurance	\$ _____
Water rates	\$ _____	Life insurance	\$ _____
House maintenance / body corp	\$ _____	Loan repayment insurance	\$ _____
Utilities		Car / Travel Expenses	
Electricity	\$ _____	Car Loan Repayments	\$ _____
Gas	\$ _____	Fuel & Travel Expenses	\$ _____
Telephone (mobile)	\$ _____	Registration & Vehicle Maintenance	\$ _____
Telephone (home)	\$ _____	Other Commitments	
Internet	\$ _____	Credit card repayments	\$ _____
Personal / Medical		Personal loans	\$ _____
Food / groceries	\$ _____	Rental maintenance / rates	\$ _____
Entertainment	\$ _____	Child support / maintenance paid	\$ _____
Doctor	\$ _____	Other _____	\$ _____
Pharmaceuticals	\$ _____	Other _____	\$ _____
Education		Other _____	\$ _____
School fees	\$ _____	Other _____	\$ _____
Childcare & After School Care	\$ _____	Total Monthly Expenses	
Self education	\$ _____	\$ _____	

What you own (superannuation, household items, vehicle, shares)

_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

What you owe (Heritage and other lenders)

Add details of all loans, including additional notes if you have a Hardship Relief arrangement in place with other lenders.

Loan name/purpose	Lender	Amount
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Authority and declaration

By submitting this form, I/ we declare that:

I/ we have had a change in circumstance that has made it difficult for me/ us to make repayments on my/our loan;

I/ we wish to apply for Hardship Relief and all information in this form is true and correct;

I/ we understand Heritage will rely on the information I/ we have provided in this application; and

I/ we understand that if I/ we are granted Hardship Relief, details of the relief provided will be shared with the guarantor, where applicable.

Member Signature

Member Signature

Next steps

We will use the information you give us to assess whether you are eligible for Hardship Relief.

If we need more information we will be in touch. When our assessment is complete, we will write to you to let you know the outcome.