

# Financial Hardship Assistance Application

Please complete this application form and email to us, Branded Financial Services Pty Ltd (BFS) at: [hardship@brandedfinancial.com](mailto:hardship@brandedfinancial.com).

If your circumstances have changed recently and you're unable to manage your loan repayments, our confidential financial hardship support service may be able to help.

Loan number(s):

**Your details** (Please fill in your details below. If there's more than one account holder, please include their details too.)

**Applicant 1**

Full name

Phone

Email

Preferred Contact

Phone (preferred hours

)

Address (where vehicle is usually parked overnight)

**Applicant 2**

Full name

Phone

Email

Email

**Tell us why you are experiencing financial hardship and need help**

**1. What has changed that's made it difficult to meet your repayments?**

Reduced income

Loss of employment, business breakdown

Relationship breakdown or family change

Natural disaster

Unexpected medical expenses

Other (please specify)

**2. When do you expect your situation to improve?**

Within 1 month

1-3 months

More than 3 months

Unsure

**3. What assistance would you like us to consider?**

Temporarily reduced repayments

Help to catch up on missed payments

Extension of my loan term to lower repayments

Help to sell your vehicle

A short-term pause in payments

**4. Can you afford to make any repayments right now?**

Yes - I can pay

per week

/fortnight

/month

No - not now (I can resume payments from

)

**5. Is there any other information that you consider relevant to your request for financial hardship?**

## Financial position statement

If you're completing a joint application, please include your combined income, assets, and expenses.

### What is your current income?

Source	Amount	Frequency
Employment		
Gov Benefits		
Other		

### What are your current living expenses?

Type	Amount	Frequency
Rent / Mortgage		
Utilities / Bills		
Groceries		
Transport		
Other		

### What is the estimated value of any assets you own?

Source	Amount
Savings/Cash	
Vehicles	
Real Estate	
Superannuation	
Other	

### What are your current debts and payments?

Creditor	Amount
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## Things you need to know

Once we've received your request for financial support, we'll contact you within five business days. Sometimes we may need additional information or need to discuss aspects of your application to better assist you.

Where your situation is suitable for hardship assistance, we'll finalise a hardship plan within 21 days (or sooner if we can) and contact you once it's ready. If you're approved for a financial hardship arrangement with us:

- It will appear on your credit report;
- Any scheduled repayments made on time will be reported as such;
- If no repayments are required under the arrangement, this period will still be shown as on-time repayment history; and
- The credit report will only show that a hardship arrangement exists – not the reason or details – so your credit score is unaffected and the details of any arrangement cannot be seen by other prospective lenders.

## Declaration & privacy statement

By signing and submitting this Financial Hardship Assistance Application to us:

- You acknowledge and agree that: (i) the information that you have provided is true and correct to the best of your knowledge and you have not withheld any information which may affect BFS' decision; and (ii) if the information provided is not complete or accurate this may affect our ability to assist you.
- You consent to BFS, collecting, holding, using and disclosing your personal information, including your sensitive information, in accordance with our Privacy Policy, available at: [www.brandedfinancial.com.au/privacy-policy](http://www.brandedfinancial.com.au/privacy-policy). We may disclose your information to third parties, including some located overseas, who assist us in delivering our services and assessing your application. We collect your information to assess and process your application for financial support, as well as for other purposes outlined in our Privacy Policy.

### Applicant 1

Signature

Date (dd/mm/yyyy)

### Applicant 2

Signature

Date (dd/mm/yyyy)