

Financial Support Application

Please complete this form and email to hardship@brandedfinancial.com

If your circumstances have changed recently and you're unable to manage your loan repayments, our confidential financial support service may be able to help. Financial difficulty could be due to an unplanned life event such as a change of income, illness, a relationship breakdown, a reduction in your business cash flow, or emergency events like natural disasters.

The first step is to fill out this form. If you're eligible, you can ask us to make changes to your loan – like short-term repayment relief or restructuring your loan so you have a little longer to pay.

Please try to fill out everything on the form as it will make it easier for us to assess your eligibility. If you're unable to complete everything, we'll contact you and work through it with you.

Your details

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

Applicant 1

First name:

Surname:

Phone:

Email:

Applicant 2

First name:

Surname:

Phone:

Email:

Loan Contract Number: *

Authorised Third Party

Is someone acting on your behalf? (Authorised Third Party)

Yes

☐

No

☐

If no, go to the 'Tell us why you need help' section.

☐

I'm authorised to act on behalf of the customer and Branded Financial Services holds my authority

☐

I'm acting as an Authorised Third Party and will provide the completed Authority Forms to Branded Financial Services

First name:

Surname:

Company:

Title:

Phone:

Email:



Other creditors

Have you requested assistance from another creditor?

Yes ☐

No ☐

If yes, list all creditors you are seeking assistance from and whether you have been granted assistance.

Assistance
granted

☐

☐

☐

☐

Tell us why you need help

1. What is the cause of your financial hardship?

☐ Illness, injury, or death of the Borrower

☐ Natural disaster

☐ Divorce / separation

☐ Unemployment or reduced income

☐ Failure of business

☐ Other (please specify):

2. When and how did your financial difficulties begin as a result of the above cause (please be as specific as possible about your situation as this will help with the assessment of your application?)

3. What is the expected period of your financial hardship?

☐ 1-2 months

☐ 3-6 months

Please explain why and include documents, information, or other evidence to support your application.
For example: Centrelink statements, medical records, 3 months banks statements, unemployment records, etc.

4. To get a hardship variation you need to be able to show that you can reasonably repay your loan if the variation is granted. Which of the following best describes your situation? (please select one)

- ☐ I need time to sell my car
- ☐ I can now afford the usual scheduled repayments on the loan, but I still have arrears as a result of my hardship described above.
- ☐ I expect to return to meeting my usual scheduled repayments on the loan by (date)
- ☐ I don't know when I'll be able to meet my scheduled repayments, but I hope to be able to do so within a reasonable period of time.
- ☐ I will never be able to return to normal repayments, but I can afford to pay a reduced amount over a longer period. The amount I can pay is
- ☐ I will never be in a position to make sufficient repayments to reasonably repay my loan (for example, my repayments would not even cover the interest on the loan).

Can you afford to pay anything towards your loan now? ☐ Yes \$ ☐ No

Can you afford to pay extra to catch up on your arrears in the near future? ☐ Yes \$
☐ No

Please tell us what support from Branded Financial Services you are looking for and how this will assist you. This helps us identify the best solution to suit your needs.

Financial Position Statement

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

1. What is your current monthly income after tax?

(Please provide copies of payslips, Centrelink statements, bank statements, etc to verify your income)

Salary/wages	\$
Rental income	\$
Centrelink benefits	\$
Child support	\$
Business income	\$
Other (indicate source):	
	\$
	\$
Total Income	\$

2. What assets do you own, and their value?

Properties	\$
Vehicles	\$
Superannuation	\$
Bank balance	\$
Shares	\$
Business assets	\$
Other (indicate source):	
	\$
	\$
Total Assets	\$

3. What are your current monthly living expenses?

Rent	\$	Medical	\$
Council	\$	School fees	\$
Water	\$	Car costs e.g. fuel	\$
Gas / electricity	\$	Other travel expenses	\$
Phone	\$	Entertainment	\$
Insurance	\$	Other (indicate type):	
Food	\$		\$
Clothing	\$		\$
Total			\$

4. What are your current debts and minimum monthly payments?

Loan Type	Balance	Monthly Payment	Monthly Payment Made	Arrears
Home loan 1	\$	\$	\$	\$
Home loan 2	\$	\$	\$	\$
Personal loan 1	\$	\$	\$	\$
Personal loan 2	\$	\$	\$	\$
Equipment loan	\$	\$	\$	\$
Car loan 1	\$	\$	\$	\$
Car loan 2	\$	\$	\$	\$
Credit card 1	\$	\$	\$	\$
Credit card 2	\$	\$	\$	\$
Other debts	\$	\$	\$	\$
Other debts	\$	\$	\$	\$
Total	\$	\$	\$	\$

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

Applicant 1

Signature:

Date:

Applicant 2

Signature:

Date:

Privacy statement

By submitting your application for financial support, you consent to the collection and handling by Branded Financial Services Pty Ltd of personal information (which may include health information and other sensitive information about you) that you have provided about yourself, such as your personal circumstances and your financial situation (including the reason why you are seeking assistance), your income (including any benefits you may receive), and assets you own and details about your lifestyle and living expenses (including any debts you owe).

If you're completing this form on behalf of another person, you confirm that they have read and are aware of the contents of this application form and this privacy statement, and that they have given their consent to the collection, use and disclosure of their information by Branded Financial Services as described in this form.

We collect this information to consider and determine your application for financial support, and for the other purposes set out in our Privacy Policy, which is available at www.brandedfinancial.com.au/privacy-policy. If we don't collect this information, we may be unable to consider or process your application for financial assistance.

We may disclose this information to third parties that assist us to deliver our services and to consider and respond to your application (some of whom may be located overseas).

For further information about how we collect, hold, use, and disclose your information, please see our Privacy Policy. Our Privacy Policy also explains how you can access and seek correction of your personal information or complain about a breach of your privacy (including how we will respond to your complaint). To obtain further information, you can contact our Customer Services team as follows:

Email: enquiries@brandedfinancial.com
Phone: 1300 549 166
Post: Branded Financial Services
Level 1, 20 Hunter Street, Sydney, NSW 2000

Things you need to know

Once your request for financial support has been submitted to hardship@brandedfinancial.com, we'll contact you as soon as possible but no later than five business days after receiving your application. We may in some circumstances need more information from you or need to discuss various aspects of your application and how we can help get you back on track.

Where hardship is suitable for you, we'll finalize a plan within 21 days (or sooner if we can) and get back in touch with you.

If you enter a financial hardship arrangement with us, it will appear on your credit report and on-time repayments you make under the arrangement will be shown. If you're not required to make any repayments under the arrangement, your repayment history will show on-time repayments have been made during that period.

Your credit report won't reveal the reason for the financial hardship arrangement, or the details of the arrangement. Financial hardship arrangements will not affect your credit score and the details of any arrangement cannot be seen by other prospective lenders.

Applicant 1

I have read and understood the 'Privacy statement' and 'Things you need to know'.

Signature:

Date:

Applicant 2

I have read and understood the 'Privacy statement' and 'Things you need to know'.

Signature:

Date: