

BORROWER NAME _____

CO-BORROWER NAME _____

SECURITY PROPERTY _____

MAILING ADDRESS (if different to security address)

HOME PHONE No.: () _____

MOBILE No.: () _____

NO. IN HOUSEHOLD: ____ **DEPENDANTS:** ____

EMPLOYMENT INFORMATION

BORROWER

CO-BORROWER

EMPLOYER _____ **EMPLOYER** _____

EMP. ADDRESS _____ **EMP. ADDRESS** _____

WORK PHONE NO: () _____ **WORK PHONE NO:** () _____

POSITION _____ **POSITION** _____

ASSETS/LIABILITIES

DESCRIPTION	ESTIMATED VALUE or BALANCE	AMOUNT OWING
PRIMARY RESIDENCE Address	\$	\$
OTHER REAL ESTATE Address		
MOTOR VEHICLE/S or OTHER LOAN/S (Please specify)		
BANK ACCOUNTS -		
SUPERANNUATION		
INVESTMENTS		
OTHER (List)		

MONTHLY INCOME

DESCRIPTION	Borrower	Co-Borrower
GROSS SALARY/WAGES (CIRCLE FREQUENCY)	Weekly / Fortnightly/ Monthly \$	Weekly / Fortnightly/ Monthly \$
PENSION (Advise type)	\$	\$
UNEMPLOYMENT/ DISABILITY	\$	\$
GOV'T ASSISTANCE (Specify)	\$	\$
COMMISSIONS	\$	\$
BONUSES	\$	\$
CHILD SUPPORT	\$	\$
RENTAL PROPERTY	\$	\$
OTHER - SPECIFY	\$	\$
TOTAL	\$	\$

MONTHLY EXPENSES

*If any expenses listed below are not paid monthly, please list frequency of payment in comments.

DESCRIPTION	\$	DESCRIPTION	\$
House Mortgage Repayment		Entertainment	
Other Mortgage		Rates	
Other Mortgage		Electricity and Gas	
Car Repayments		Phone/s	
Personal Loan Repayments		Car Rego and Insurance	
Estimated Living Expenses (including food, medical etc)		Other Insurance	
Credit Card (Limit \$)		Other Debts (Provide detail)	
Credit Card (Limit \$)		Rent (If not living in security property)	
Credit Card (Limit \$)		Total	



banking where members benefit

Big Sky Credit Union Ltd
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BSB 803 228
GPO Box 1801
Melbourne Vic 3001
Telephone 1300 654 321
Facsimile 03 8635 2850
Email bigsky@bigsky.net.au
www.bigsky.net.au

Details for this arrangement (ie length of period, number of payments, new payment if reduced, amount to be capitalised, new balance, new LVR etc)

What arrangements are in place with other Credit Providers?

Are these arrangements up to date?

Please provide additional information that may assist with the assessment of this Hardship Application.



Documentation required to support Hardship Application

Illness:

Medical Certificate supporting sickness/illness, time off work and prognosis for an anticipated date of return to work

Maternity Leave:

Medical Certificate confirming pregnancy and when baby is due OR Letter from employer confirming pregnancy and length of unpaid maternity leave to be taken

Workers Compensation:

Confirmation from employer confirming workers compensation payments, anticipated date of return to work and salary on recommencement of work

Workers Compensation - no longer in employ:

Documentation from solicitor outlining the case and current status of case/claim

Unemployed:

Documentation confirming unemployment - Separation Certificate. If Redundant, then a Redundancy Certificate including redundancy payments

Documentation confirming registration as unemployed with Centrelink

Income Reduction:

Documentation from employer showing reduction in income and anticipated date, if any, when income will return to previous levels

In nature of employment, or employer change, reason for change and documentation showing the actual reduction in income experienced

Deceased Borrower:

Death certificate

Documentation indicating anticipated date of probate, release of insurance funds etc

Relationship Split:

Nature of relationship split, including documentation of any Family Court Orders granted or anticipated granting of such orders if applicable

Business Failure:

If business has totally failed, documentation confirming Receivership, Administration or closure of business. If business is not achieving anticipated profits/suffering from downturn, documentation preferably from an accountant including latest and previous years profit & loss statement and balance sheet.

Other Documentation Required

Statement of Financial Position:

A fully completed Statement of Financial Position is required for all Hardship Applications

Property on market:

A current Sales Agreement or Sales Contract (if applicable) from relevant real Estate showing asking price, date etc