



Big Sky Credit Union Ltd
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Application for Variation to Contract Due to Financial Hardship

Information to assist in completing this application

The attached form must be fully completed so Big Sky may assess your application. If you have any difficulties completing this form, please contact one of our friendly staff and ask for assistance.

In addition to this application being completed, Big Sky will also require the following information where applicable to assess your request depending on the circumstances:

- Last 2 payslips
- Bank statements for the past 3 months (if main bank account is not held with Big Sky)
- Confirmation of any benefits in writing from Centrelink
- For all other types of income, documented evidence will be required.
- Statements of all loans, credit cards, store cards and any other debts for the past 3 months.

We may also require further information depending on the circumstances of the financial hardship you are under. These items may include:

- Medical certificate or letter from your doctor when illness, medical condition or pregnancy is applicable.
- Letter from employer confirming the length of time you will be absent from work.
- Last superannuation statement
- Confirmation of workers compensation payments.
- When unemployed a separation certificate, if made redundant a certificate disclosing redundancy payments, or a document confirming registration at Centrelink.
- Documentation from your employer disclosing changes of income or employment conditions.
- Family Court Orders granted or anticipated granting of such orders in the event of relationship break-ups.
- If in business the last financial year tax returns, profit & loss statement and balance sheet. Interim financial statements for the year to date and BAS Returns as prepared by your accountant.
- Any other evidence that will assist in determining current and future cash flow or financial position.

For further information refer to our brochure "Financial Hardship Assistance". The brochure is available at all Big Sky Service Centres or at www.bigsky.net.au

Details - Application for Variation to Contract Due to Financial Hardship

Information if you are also working with a financial counsellor or third party.

(Complete where you would like Big Sky to be able to directly speak to a third party about your credit facility, repayments and other matters relating to this request)

Name of third party	
Address	
Relationship e.g. financial counsellor, accountant, legal representative	Phone No.

If you have other debts are there arrangements in place with these other Credit Providers? Please provide details.

Are these arrangements with other Credit Providers up to date? Please provide details.

If you have other loans, credit cards or store cards are these facilities all currently up to date? Please provide details.

Are repayments to your Utility providers (e.g. power, phone, gas, electricity etc.) and where applicable your Council Rates up to date? Please provide details.

Please provide any other information that may assist Big Sky being able to assess and accept this Hardship Application?

Financial Position - Application for Variation to Contract Due to Financial Hardship

CREDIT FACILITY DETAILS			
Account Number:	<input type="text" value="S/L"/>	Loan Number:	<input type="text"/>
Date:	<input type="text"/>		
Account Number:	<input type="text" value="S/L"/>	Loan Number:	<input type="text"/>
Account Number:	<input type="text" value="S/L"/>	Loan Number:	<input type="text"/>

BORROWER DETAILS			
First Borrower Name:			Date of Birth
No. of Dependents	Ages of Dependents	Marital Status	
Current Address		Housing Status	At address from
Postal Address			
Previous Address		Housing Status	At address from
Home Phone No.	Work Phone No.	Mobile Phone No.	
Email Address			
Current Employer		Occupation	Employment Status
Date Commenced	Employer Address		
Second Job		Occupation	Employment Status
Date Commenced	Employer Address		
Previous Employment (if less than 3 years with current employer)		Occupation	Employment Status
Date Commenced	Date Finished	Employer Address	
Second Borrower Name:			Date of Birth
No. of Dependents	Ages of Dependents	Marital Status	
Current Address		Housing Status	At address from
Postal Address			
Previous Address		Housing Status	At address from
Home Phone No.	Work Phone No.	Mobile Phone No.	
Email Address			
Current Employer		Occupation	Employment Status
Date Commenced	Employer Address		
Second Job		Occupation	Employment Status
Date Commenced	Employer Address		
Previous Employment (if less than 3 years with current employer)		Occupation	Employment Status
Date Commenced	Date Finished	Employer Address	

ASSETS

Real Estate Properties

<u>Address</u>	<u>Property Type</u>	<u>Value</u>

Motor Vehicles

<u>Vehicle Description</u> (Year, Make, Model)	<u>Value</u>

Big Sky Credit Union Accounts

<u>Account Number</u>	<u>Big Sky Account Name</u>	<u>Account Category</u>	<u>Value</u>

Other Financial Institution Accounts

<u>Account Type</u>	<u>Financial Institution</u>	<u>Value</u>

Other Assets

<u>Asset Description</u>	<u>Value</u>
Household Contents (Insured Amount)	
Superannuation -	
Superannuation -	
Other -	
Other -	

TOTAL ASSETS

LIABILITIES & REPAYMENTS

Mortgage Loans

<u>Payable to or account no. if Big Sky loan</u>	<u>Monthly Repayment</u>	<u>Balance</u>

Personal, Car Loans or Interest Free Finance

<u>Payable to or account no. if Big Sky loan</u>	<u>Monthly Repayment</u>	<u>Balance</u>

Hire Purchase or Lease

<u>Payable to</u>	<u>Residual Amount</u>	<u>Monthly Repayment</u>	<u>Balance</u>

Credit Card, Store Cards & Other Continuing Credit Facilities

<u>Payable to</u>	<u>Credit Limit</u>	<u>Monthly Repayment</u>	<u>Balance</u>

Rent

<u>Payable to</u>	<u>Monthly Repayment</u>

Other Payments

<u>Payable to</u>	<u>Monthly Repayment</u>
Board	
Maintenance	
Other -	
Other -	

(1)TOTALS **Credit Limits** **Monthly payments** **Balance**

NET INCOME SUMMARY

Employment Income

<u>Received by</u>	<u>Paid By</u>	<u>Payment Frequency</u>	<u>Amount</u>

Self-Employed Income

<u>Received by</u>	<u>Paid By</u>	<u>Payment Frequency</u>	<u>Amount</u>

Rental Income

<u>Received by</u>	<u>Paid By</u>	<u>Payment Frequency</u>	<u>Amount</u>

Other Income e.g. Family Allowance, pension, interest, dividends etc.

<u>Received by</u>	<u>Paid By</u>	<u>Payment Frequency</u>	<u>Amount</u>

(2)MONTHLY TOTAL

MONTHLY EXPENDITURE BUDGET

If loan in joint names please complete details in \$B column when applicable

Expenditure Details	\$A	\$B	Expenditure Details	\$A	\$B
HEALTH EXPENSES			FOOD & HOUSEHOLD		
Health Insurance			Food (Groceries,Meat etc)		
Chemist/Pharmaceutical			Household Supplies		
Medical			Dry Cleaning		
Dental/Orthodontics/Optical			Gardening		
			Repairs & Maintenance		
UTILITIES			ACCOMMODATION EXP.		
Gas			Council Rates		
Electricity			Body Corporate Fees		
Heating Fuel			Other Levies		
Home Phone					
Mobile Phone			INSURANCE PREMIUMS		
Internet			Life Insurance		
			House		
CHILDCARE& EDUCATION			House Contents		
School Fees/Levies			Income Protection		
Books & Stationary					
Fares/Excursions/ExtraCurric			MAINT/CHILD SUPPORT		
ChildCare/Baby Sitting			Spouse/Children		
Pocket Money					
			SUNDRY EXPENSES		
CLOTHING & FOOTWEAR			Entertainment		
Self/Spouse			Travel/Holidays		
Children			Subscriptions		
			Self Education		
MOTOR VEHICLES			Books/Papers		
Registration			Gifts		
Car Insurance			Sporting costs		
Petrol			Club Fees		
Services & Repairs			Other -		
Road Service Associations					
(3) TOTAL			(3) TOTAL		

MONTHLY INCOME AND EXPENDITURE SUMMARY

Monthly Income from all borrowers	<input type="text"/>	Refer total in (2)
less		
Monthly Expenditure	<input type="text"/>	Refer to the sum of totals in (3)
Monthly Liability and Repayments	<input type="text"/>	Refer total in monthly repayments (1)
Surplus / Deficiency	<input type="text"/>	

PRIVACY STATEMENT AND CONSENT

This statement must be read by each applicant and by each individual who signs this application Form (for example, a guarantor or nominated account signatory). By signing this Application Form you agree to the terms of this statement.

This statement explains how we, the "Financial Institution" collect, use and disclose personal information. Personal information is information about and which identifies individuals, including, for example, an individual who is an applicant and an individual who may simply be referred to in the application (such as a referee, guarantor or nominated account signatory). It includes information obtained from any source and, in respect of individual loan applicants and guarantors (if any), includes anything about credit worthiness, standing, history and capacity which, under or in accordance with the Privacy Act 1988, may lawfully be exchanged.

We will not use or disclose information collected about you otherwise than for a purpose set out in this statement, a purpose you would reasonably expect, a purpose required or authorised by law, or a purpose otherwise disclosed to, or authorised by, you.

1. Purposes for which we collect and use personal information

- a) You agree that personal information about you which may at any time be provided to us in connection with the facility for which application is made may be held and used by us to assess and process the application, to establish, provide and administer the facility and to execute your instructions.
- b) You agree that, in assessing an application for credit or, if relevant, in assessing whether to accept you as a guarantor, we may seek and obtain personal information about you from a credit reporting agency or another financial institution and may give personal information about you to another financial institution.
- c) You also agree that we may hold and use personal information about you, which may at any time be provided to us in connection with the facility for which this application is made, for the purposes (as relevant) of:
 - considering any other application you may make to us;
 - complying with legislative and regulatory requirements;
 - performing administrative functions, including accounting, risk management, record keeping, archiving, systems development, credit scoring and staff training;
 - managing our rights and obligations in relation to external payment systems;
 - conducting market or customer satisfaction research;
 - developing, establishing and administering alliances and other arrangements (including rewards programs) with other organisations in relation to the promotion, administration and use of our respective products and services;
 - developing and identifying products and services that may interest you; and
 - (unless you ask us not to) providing you with information about other products and services.
- d) If the facility for which your application is made is regulated under the *Anti-Money Laundering and Counter Terrorism Financing Act 2006*, the collection by us of some information to verify your identity and address is required by that Act. Otherwise, the collection of information about you is not required by law, but without it, we may not be able to provide you with the facility for which you apply.
- e) Where personal information which we collect about you is sensitive information (such as information about health status, membership of a professional or trade association or a criminal record), you nevertheless consent to its collection by us.

2. Disclosure of personal information

You agree that we may collect personal information about you from, and disclose it to, the following, as appropriate, even if the disclosure is to an organisation overseas which is not subject to privacy obligations equivalent to those which apply to us:

- credit reporting agencies;
- other financial institutions;
- mortgage insurers used by us and reinsurers of any such mortgage insurer;
- our agents, contractors and external advisers whom we engage from time to time to carry out, or advise on, our functions and activities;
- your agents and contractors, including your finance broker, legal adviser, financial adviser, builder and settlement agent;
- your executor, administrator, trustee, guardian or attorney;
- your referees, including your employer;
- regulatory bodies, government agencies, law enforcement bodies and courts;
- any person who introduces you to us;
- other organisations (including Cuscal Limited and ABACUS) with whom we have alliances or arrangements (including rewards programs) for the purpose of promoting our respective products and services (and any agents used by us and our business partners in administering such an arrangement or alliance);
- anyone supplying goods or services to you in connection with a rewards program associated with the facility;
- debt collecting agencies;
- external payment systems operators;
- your and our insurers or prospective insurers and their underwriters;
- your guarantors and prospective guarantors;
- an organisation proposing to fund the acquisition of or acquire, any interest in any obligation you may owe us (whether under a loan, guarantee or security), that organisation's agents, persons involved in assessing the risks and funding of the acquisition and, after acquisition, the purchaser and any manager;
- any person to the extent necessary, in our view, in order to carry out any instruction you give to us; and
- (unless you tell us not to) other organisations (including our related bodies corporate) for the marketing of their products and services.

3. Personal information about third parties

You represent that, if at any time you supply us with personal information about another person (for example, a referee or a person to whom a payment is to be directed), you are authorised to do so and you agree to inform that person who we are, that we will use and disclose their personal information for the purposes set out in paragraph 1 above, and that they can gain access to that information.

4. Access to your personal information and contacting us

- a) Subject to the provisions of the Privacy Act 1988, you may access personal information which we hold about you at any time by asking us. We may charge you a fee for accessing your personal information. You will be advised at the time of your application for access of the applicable fee.
- b) Notwithstanding anything else in this statement, you may, at any time, tell us that you do not wish to receive any direct marketing communication and/or not to disclose your information to any other organisation (including related bodies corporate) for their marketing purposes. You may do this by using the process set out in our Privacy Policy which can be obtained by calling us.

