

# Hardship Assistance



At People First Bank, we know that life can take unexpected turns and that unplanned events can happen. As a result, it may sometimes be difficult to meet your financial obligations. How 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 if you are eligible for Hardship Assistance. If you would like help completing this form please contact us in branch or on **08 8124 2148**.

If you would like a relative, friend or a financial counselling organisation to talk to us on your behalf about your account/s, you can give your authority using our Authorised Third Party form.

Before requesting Hardship Assistance, please consider obtaining independent financial, legal and taxation advice and/or contacting the National Debt Helpline for free financial counselling on **1800 007 007**. If we approve your request for Hardship Assistance, it will be reported to credit reporting bodies that you are under a financial hardship arrangement. This information will remain on your credit file for 12 months. We will also continue to report your repayment history to credit reporting bodies during any period of approved hardship, but this information will be based on whether you are meeting your amended repayment obligations under the hardship arrangement. The reason for your hardship will not be reported. For more information, visit [www.creditsmart.org.au](http://www.creditsmart.org.au)

## Return details

Please return this completed form to us as follows:

Scan and email this form and any attachments to:  
[cmanagementpccu@peopleschoice.com.au](mailto:cmanagementpccu@peopleschoice.com.au)

**OR**  
Deliver to your local branch.

**OR**

Mail this form and any attachments to:  
People First Bank Credit Management Team  
GPO Box 1942 Adelaide SA 5001

## Account details

Account number/s

## Borrower 1 details

Member name  Phone number

Email address

Please tick this box if you do not wish to receive emails regarding your hardship application.

Occupation  Employer

Employment type:  Full time  Part time  Casual  Unemployed

## Borrower 2 details

Member name  Phone number

Email address

Please tick this box if you do not wish to receive emails regarding your hardship application.

Occupation  Employer

Employment type:  Full time  Part time  Casual  Unemployed

## Reason for request

Please provide details of what has changed to make it difficult to make repayments on your loan.

For example, is it due to: changes to income or expenditure, changes to employment status, significant event such as relationship breakdown or death in the family, injury or illness, domestic or family violence or an emergency event such as a pandemic or natural disaster. Supporting information may be requested in order to effectively assess your request for Hardship Assistance.

## Household details

Relationship status

Number of children/dependents

Age of children/dependents

## Type of assistance (Please tick ONE)

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

### Please Note:

- If you defer repayments, interest during the deferral will continue to be charged which will increase the total amount owing.
- Deferred payments, still continue to accrue. If you defer repayments, you may repay more interest during the life of the loan.
- Reduced payments still continue to accrue. If you reduce payments, you may repay more interest during the life of loan.
- Repayments after Hardship Assistance may be adjusted so you pay off your loan over the original term. This could mean repayments will increase.

### Type A

I/We would like to defer repayments

Date you would like deferral to start:

Length of time deferral is requested for:

### Type B

I/We would like to reduce repayments

Reduced repayment amount that is affordable:

Date you would like reduced repayment to start:

Length of time reduced repayment is requested for:

### Type C

I/We would like to change repayments in another way:

If you would like to change your loan and contract in a different way, please set out how you would like to do so.

Please include dates and amounts.

# Statement of Financial Position



## Borrower 1 income (Please include copy of current payslip)

Frequency and amount (borrower 1)  Weekly  Fortnightly  Monthly

After tax wages	\$	<input type="text"/>	Total Centrelink benefits	\$	<input type="text"/>
Board or rent	\$	<input type="text"/>	Child support/Maintenance	\$	<input type="text"/>
Interest/Dividends	\$	<input type="text"/>	Investments	\$	<input type="text"/>
Other income	\$	<input type="text"/>	Other income	\$	<input type="text"/>
Other income	\$	<input type="text"/>	Other income	\$	<input type="text"/>
			<b>Total Income</b>	\$	<input type="text"/>

## Borrower 2 income (Please include copy of current payslip)

Frequency and amount (borrower 2)  Weekly  Fortnightly  Monthly

After tax wages	\$	<input type="text"/>	Total Centrelink benefits	\$	<input type="text"/>
Board or rent	\$	<input type="text"/>	Child support/Maintenance	\$	<input type="text"/>
Interest/Dividends	\$	<input type="text"/>	Investments	\$	<input type="text"/>
Other income	\$	<input type="text"/>	Other income	\$	<input type="text"/>
Other income	\$	<input type="text"/>	Other income	\$	<input type="text"/>
			<b>Total Income</b>	\$	<input type="text"/>

## What you own (property, superannuation, savings, household items, vehicle, shares)

<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>
<input type="text"/>	\$	<input type="text"/>

## Household living expenses

Frequency and amount  Weekly  Fortnightly  Monthly

<b>Housing</b>		<b>Insurance</b>	
Rent	\$ <input type="text"/>	House/Contents insurance	\$ <input type="text"/>
Council rates	\$ <input type="text"/>	Health insurance	\$ <input type="text"/>
Water rates	\$ <input type="text"/>	Car insurance	\$ <input type="text"/>
House Maintenance/Body Corp	\$ <input type="text"/>	Life insurance	\$ <input type="text"/>
<b>Utilities</b>		Loan repayment insurance	\$ <input type="text"/>
Electricity	\$ <input type="text"/>	Fuel and Travel Expenses	\$ <input type="text"/>
Gas	\$ <input type="text"/>	Registration and Vehicle Maintenance	\$ <input type="text"/>
Telephone (mobile)	\$ <input type="text"/>	<b>Other Commitments</b>	
Telephone (home)	\$ <input type="text"/>	Rental maintenance/Rate	\$ <input type="text"/>
Internet	\$ <input type="text"/>	Child support /Maintenance paid	\$ <input type="text"/>
<b>Personal / Medical</b>		<b>Other Personal Expenses</b>	
Food/Groceries	\$ <input type="text"/>	Streaming services	\$ <input type="text"/>
Entertainment	\$ <input type="text"/>	Clothing	\$ <input type="text"/>
Doctor	\$ <input type="text"/>	Personal Care	\$ <input type="text"/>
Pharmaceuticals	\$ <input type="text"/>	Other	\$ <input type="text"/>
<b>Education</b>		Other	\$ <input type="text"/>
School fees	\$ <input type="text"/>	Other	\$ <input type="text"/>
Childcare and After School Care	\$ <input type="text"/>	Other	\$ <input type="text"/>
Self education	\$ <input type="text"/>	<b>Total Expenses</b>	\$ <input type="text"/>

## What you owe (People First Bank and other providers eg Council rates, After Pay, Zip Pay, Utilities, Fines)

Add details of all debts, including if you have a payment arrangement in place.

Lender	Balance owing	Contractual repayment	Arrears	Frequency			Proposed repayments
				<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
				<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	\$ <input type="text"/>
				<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	\$ <input type="text"/>
				<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	\$ <input type="text"/>
				<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	\$ <input type="text"/>
				<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	\$ <input type="text"/>
				<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	\$ <input type="text"/>
				<input type="checkbox"/> Weekly	<input type="checkbox"/> Fortnightly	<input type="checkbox"/> Monthly	\$ <input type="text"/>

## 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 Assistance and all information in this form is true and correct;
- I/ We understand People First Bank will rely on the information I/ we have provided in this application; and
- I/ We understand that if I/we are granted Hardship Assistance, details of the assistance provided will be shared with the guarantor, where applicable

Member Signature:

Date:

Member Signature:

Date:

## Next Steps

We will use the information you give us to assess whether you are eligible for Hardship Assistance. 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. We encourage you to keep making whatever payments you can while we are considering your request. If you have any queries about your accounts or other types of assistance that may be available, please contact us on 08 8124 2148 or [cmanagementpccu@peopleschoice.com.au](mailto:cmanagementpccu@peopleschoice.com.au)