

How long do you feel you would require to bring your obligations up to date?

What do you believe the Bank can do for you in order to assist you in improving your situation and helping you come up to date with your current obligations?

(If applicable) Representative Authority

(Complete this information if you would like us to contact your Authorised Representative to discuss your personal details regarding your Financial Hardship Application).

Representative Relationship: _____

(e.g. Financial Counsellor, Solicitor, Accountant)

Representative Name: _____

Address: _____

Telephone Number: W: _____ M: _____

Financial Details

Applicant 1			Applicant 2		
Your Income	Gross Monthly Income*	Gross Yearly Amount**	Gross Monthly Income*	Gross Yearly Amount**	
Base Income	\$	\$	\$	\$	
Regular Overtime	\$	\$	\$	\$	
Family Payment	\$	\$	\$	\$	
Pension	\$	\$	\$	\$	
Investment Income	\$	\$	\$	\$	
Existing Rental Income	\$	\$	\$	\$	
Proposed Rental Income	\$	\$	\$	\$	
Motor Vehicle allowance	\$	\$	\$	\$	
Foreign Income	\$	\$	\$	\$	
Other eg. Commission (Please specify below)					
	\$	\$	\$	\$	
	\$	\$	\$	\$	
TOTAL INCOME			TOTAL INCOME		

***How to convert to monthly amounts**

Fortnightly Amounts - multiply by 26 and divide by 12

****How to convert to yearly amounts**

Gross Monthly Amounts - multiply by 12

Your Assets

\$ Approx. Value

Real Estate					
Property 1 Address (residential home address)				\$	
Property 2 Address (any other property address)				\$	
Motor Vehicles					
Make/Model		Year		\$	
Make/Model		Year		\$	
Savings/Investment Account					
Name of Institution		BSB	: : - : :	A/c No.	\$
Name of Institution		BSB	: : - : :	A/c No.	\$
Investments (Bonds, Shares, Debentures etc)					
Type of Investment				\$	
Type of Investment				\$	
Deposit paid on the property being purchased				\$	
Insured Value of Home Contents				\$	
Current Value of Superannuation				\$	
Other (Please specify type of asset, eg. Boat, Caravan etc)					
				\$	
				\$	
				\$	

Financial Details (Continued)

Your Expenses & Liabilities

Commitments

	Current Interest Rate	Limit (if equity loan)	Total Amount Owing	Monthly Payment Amount	To cease if loan application approved (please tick)
Existing Home Loans					
Property 1 Lender's Name		\$	\$	\$	
Property 2 Lender's Name		\$	\$	\$	

Credit Card/Store Cards/Lines of Credit/Overdraft

Issuer		\$	\$	\$	
Issuer		\$	\$	\$	
Issuer		\$	\$	\$	

Personal Loans Leasing (including any vehicle finance / other loans)

Lender's Name			\$	\$	
Lender's Name			\$	\$	

Debts Guaranteed by you

\$

Education / Child Care Fees	\$	
Utilities & Rates (Electricity, Water, Gas, Rates, Strata etc)	\$	
Insurances (Home, Health, Income, Motor Vehicle etc)	\$	
Medical and Health & Wellbeing (Prescription Medicine, Gym Member etc)	\$	
Transport (Fuel, Car Rego, Public Transport, Parking Maintenance etc)	\$	
Food and Groceries	\$	
Clothing and Personal Care	\$	
Entertainment and Recreation	\$	
Telephone, Pay TV, Internet, Subscriptions	\$	
Spouse / Child Maintenance	\$	
Rent or Board	\$	
Other Expenses	\$	

TOTAL LIABILITIES

\$

TOTAL COMMITMENTS

\$

CONSENT TO USE PERSONAL INFORMATION AND CREDIT REPORTS

Bank of Sydney Ltd (BOS) and the lenders mortgage insurers listed below may use personal information about you for the purpose of arranging or providing credit, insuring credit and for direct marketing of products and services offered by BOS or any organisation BOS is affiliated with or represents.

The information provided by you will be held by BOS and the lenders mortgage insurers. You can gain access to the information held about you by contacting BOS and the lenders mortgage insurers. You have the right to request not to receive direct marketing material. You agree that BOS, the lenders mortgage insurers, any mortgage broker, mortgage originator, mortgage manager, and any other person or company who at any time provides or has any interest in the credit can do any of the following at any time.

1. Commercial credit information: Seek and use commercial credit information about you to assess an application for consumer credit or commercial credit.
2. Consumer information: Seek and use consumer credit information about you to assess an application for commercial credit or consumer credit.
3. Collection of overdue payments: Seek and use a credit report about you provided by a credit-reporting agency to collect overdue payments from you.
4. Provide information to mortgage insurer: Provide information to a mortgage insurer to assess the risk of providing mortgage insurance or to assess the risk of default.
5. Exchange of information between credit providers: Seek from and use or give to another credit provider any information about your account, credit worthiness, credit standing, credit history or credit capacity. In particular, BOS may provide a bank opinion on you.
6. Exchange of information with originators: Seek from and use or give, personal information and details of your account to any mortgage broker, mortgage originator, or mortgage manager.
7. Exchange of information with advisers: Seek from and use, or give to any originator, financial consultant, accountant, lawyer, or other adviser acting in connection with any financing provided or proposed to be provided to you, any personal information, consumer or commercial credit information.
8. Provide information to credit reporting agencies: Give to a credit reporting agency personal or commercial information about you. The information may include identity particulars; the fact that credit has been applied for and the amount; the fact that BOS is a current credit provider to you; payments which become overdue more than 60 days, and for which action is commenced; advice that payments are no longer overdue; advice that cheques drawn by you have been dishonoured more than once; in specified circumstances that in the opinion of BOS you have committed a serious credit infringement; and the credit provided to you by BOS has been paid or otherwise discharged.
9. Provide information for securitisation: Disclose any report or personal information about me/us to another person in connection with funding financial accommodation by means of an arrangement involving securitisation, or any other proposed transfer of or proposed dealing with your loan.
10. Provide information to Guarantors: Provide information to any person who proposes to guarantee or has guaranteed repayment of any credit provided to you.
11. Provide information in relation to disputes, enquiries and Financial Hardship Applications: Disclose consumer credit information, commercial credit information, and personal information to any Authorised representative, industry body, tribunal, or court or otherwise in connection with any enquiry, complaint regarding the approval or management of your loan – for example if a complaint is lodged about any mortgage broker or lender who dealt with your loan.
12. Disclose personal information: Disclose personal information about you as required by law, or to organisations involved in providing credit to you, any associate or contractor of BOS, (including, for example, stationery printing houses, mail houses, lawyers, accountants), or people considering acquiring or taking an interest in BOS's business, or assets.

If you do not provide personal information, BOS may be unable to provide credit.

In this notice, the "lenders mortgage insurers" means: QBE Lenders' Mortgage Insurance Limited, PO Box R1547 Royal Exchange, Sydney NSW 1225.

PRIVACY NOTIFICATION

Bank of Sydney Ltd (BOS) collects your personal information for the purposes of arranging, providing, managing and administering your banking facilities and for the purposes of direct marketing of their products and services or products and services of any organisation affiliated or represented.

By signing this document you consent to us and some other entities collecting, using, holding and disclosing personal information about you. You can find out more about how we deal with your privacy by viewing the BOS privacy policy at www.banksyd.com.au. If you **do not provide us with this consent or do not provide us with your personal information we may not be able to** provide banking or related services for you.

CONSENT TO USE AND DISCLOSE PERSONAL INFORMATION

I/we acknowledge that I/we have read and understood the BOS Privacy Policy; and I/we agree that my/our personal information can be used or disclosed by BOS as contemplated in this form and in the Privacy Policy.

APPLICANT'S DECLARATIONS

I declare that:

- (a) I am over the age of 18;
- (b) I have never been declared bankrupt or insolvent and my estate has never been assigned for the benefit of creditors;
- (c) I have never been a director of a company in respect of which a receiver, manager or a liquidator has been appointed;
- (d) there is no unsatisfied judgment entered in any court against me or any company of which I am a director;
- (e) neither I nor any company of which I am or have been a director has ever owned property in respect of which foreclosure or other mortgagee's powers have been exercised;
- (f) BOS has made no representation or warranty to me as to the taxation implications of any borrowing and BOS has not given me financial advice upon which I have relied; and
- (g) all the information given in this Application is true, correct and not misleading and will remain true, correct and not misleading unless and until I notify BOS otherwise in writing and I acknowledge that BOS has relied on the information I have provided in or with this Application in assessing whether to approve the Application.
- (h) I have read and accepted all the information contained on this form.

Customer Signature: _____

Date: _____

FOR BANK'S INTERNAL USE

Date received: _____ Bank Officer: _____

Notes: _____

Officer's Signature: _____