

1. CUSTOMER DETAILS AND REASON FOR HARDSHIP

To **MyState Bank** Date Time Branch

Customer No.(s)

Loan Contract No.(s)

I/We (Name of debtor(s))

am/are unable to meet my/our obligations under the loan contract due to (please tick one and complete details):

Illness, please specify
and attach a medical certificate given by: outlining the nature of the condition and its expected consequence on employment prospects.

Unemployment of
The details of unemployment being:
Please enclose a copy of Employment Separation Certificate or Centrelink Confirmation of Unemployment

Any other reasonable cause
Please enclose supporting documentation

2. CUSTOMER REQUEST

I/We (name(s) in full)

do sincerely state that the answers in the foregoing statement of financial position are true and complete in every particular and that I/we have attained the age of 18 years.

I/We request that MyState Bank vary the terms of the loan by:

Reducing the amount of repayments to \$ for Months

Postponing payments due under the loan contract for Months

Changing to interest only Date for Months

I/We believe that if the requested variation is allowed, I/we will be able to meet my/our varied obligations under the loan contract. I/We understand that if the requested variation is allowed it may have the effect of extending the term of the loan contract. I/We give my/our consent to MyState Bank verifying the above details with the persons referred to above or with a representative of such a person. I/We have read and agree to the collection, uses and disclosures of my/our personal information as set out in the Privacy Policy. I/We agree to receive documentation in relation to this application via the email address provided with this application.

Accepting Officer

Accepting Officer's additional comments to support request

Full Name Signature Branch

3. STATEMENT OF FINANCIAL POSITION

Assets	Value	Liabilities	Amount Owing	Mthly Repayment
Buildings		Mortgage(s) (specify)		
	\$		\$	\$
	\$		\$	\$
	\$		\$	\$
	\$	Rent	\$	\$
Land		Overdraft		
	\$		\$	\$
	\$		\$	\$
	\$	Personal Loan(s)		
	\$		\$	\$
Furniture (insured value)	\$		\$	\$
Motor vehicles (type & year)		Hire Purchase		
	\$		\$	\$
	\$		\$	\$
	\$	Hire Purchase		
	\$		\$	\$
	\$		\$	\$
Savings			\$	\$
Credit Union	\$	Credit Card 1	\$	\$
Bank	\$	Credit Card 2	\$	\$
Life Insurance(Surrender Value)	\$	Credit Card 3	\$	\$
Investment(s) (specify)		Other regular commitments		
	\$	Food	\$	\$
	\$	Clothing / Personal Care	\$	\$
Other		Personal / Entertainment	\$	\$
Superannuation	\$	Phone / Internet	\$	\$
	\$	Education / Childcare	\$	\$
	\$	Vehicle / Transport	\$	\$
	\$	Power	\$	\$
Total Assets	\$	Rates	\$	\$
		Insurances	\$	\$
		Other Expenses	\$	\$
		Total Liabilities	\$	\$

(Please enclose latest statements for all liabilities)

4. CUSTOMER EMPLOYMENT AND INCOME DETAILS

Applicant 1

Full Name Date of Birth

Address

Street

Full Name Suburb/Town State P/Code

Phone Email

Occupation Employer

Employment Status Full Time Part Time Unemployed Length of employment

Monthly Salary \$ Any other monthly income \$ Total monthly Income \$

Dependant(s) Yes No If yes, number of dependant(s) Ages of dependant(s)

Marital Status Married Defacto Single

Applicant 2

Full Name Date of Birth

Address

Street

Full Name Suburb/Town State P/Code

Phone Email

Occupation Employer

Employment Status Full Time Part Time Unemployed Length of employment

Monthly Salary \$ Any other monthly income \$ Total monthly Income \$

Dependant(s) Yes No If yes, number of dependant(s) Ages of dependant(s)

Marital Status Married Defacto Single

Any other income

5. VARIATION CHECKLIST (BRANCH USE ONLY) CONTINUED

Branch Checklist

- Hardship Repayment Variation Application fully completed.
- Hardship Repayment Variation Application has been signed by all parties to the loan including guarantors and signatures confirmed.
- Confirmation of arrangements with other Credit Providers provided.
- Consumer Credit Insurance cover checked and application form provided where appropriate.
- Other supporting documentation to confirm eligibility for hardship provided (confirmation of change of hours, unexpected bills etc).
- Employment Separation Certificate or Centrelink Confirmation of Unemployment attached if reason for hardship is due to loss of employment.
- Doctor's certificate provided if reason for hardship is on medical grounds.
- Latest statements of all liabilities provided.
- Other pertinent information to support application detailed/provided.
- Latest payslips, Centrelink benefits statement, bank statements confirming

6. COLLECTION CHECKLIST

All necessary documentation provided and attached.

Application form fully completed with supporting commentary from branch submitting application.

Loan Purpose Product Type

Funding Date Broker Yes No

Loan term to be extended Yes No If yes, new expiry date

Repayments to be changed Yes No If yes, new repayment amount \$

Old repayment amount \$

Note: Attach applicable hardship variation repayment calculation

Is there LMI Cover? Yes No

If yes, policy number GE QBE

If yes LMI, approval held and attached Yes No

Collateral Number

Collateral Value \$ LVR %

Valuation Date Valuer

Collateral Number

Collateral Value \$ LVR %

Valuation Date Valuer

Advanced payments Yes No If yes \$

Reduce advanced payments Yes No If yes \$

Arrears value \$

Arrears to be carried? Yes No

New loan balance \$

Interest rate %

Months payments deferred

Months payments reduced

Due Date for full payment

Prior hardship? Yes No

Details

7. APPROVAL AND CONDITIONS

- Genuine reason for hardship
- Application meets hardship criteria/policy
- Approved as submitted Declined Approved with variation – detail

Comment if any

Full Name	Signature	Date

Forward application and all supporting documentation to Securities Operation. Note: Where there are two loans on an application, an additional copy is required to be sent to Securities Operation.

8. COLLECTIONS CHECKLIST

- Restructure code loaded in Bancs
- Regular payment altered
- Arrears fees refunded
- Contact Log loaded
- Variation register updated
- CCI checked