



## 2talk Financial Hardship Application

Financial hardship comes in many forms and affects everyone differently. For some, there can be a sudden and unpredicted change in their income or liabilities, and for others, there can be a gradual decline in financial security. This form is an application for financial hardship, to be submitted in the event you are unable to meet your financial commitments to us.

### Situations that could affect your financial position include:

- Loss of employment
- Family breakdown
- Death in the family
- Domestic violence or family violence
- Illnesses including physical incapacity and hospitalization
- Mental illness
- Any other reasonable causes that impact your ability to meet your financial obligations

The information you provide us will be used to assess your ability to repay/maintain your agreement with us and where possible, used to formulate a plan/agreement to get you back on track. Please submit your completed form via a ticket in your account

### Your Details

Customer number:

Phone number:

Full name:

Email address:

Please provide a short summary of the reason for your financial hardship request:

Let us know what arrangement would suit you (i.e. weekly/fortnightly repayments of \$X for X weeks/fortnights):



### Third Party Details

Complete this information if you would like us to contact a representative to discuss your application (e.g. Financial Counsellor, Debt Repair Agency, friend or family member):

Full name:

Email address:

Relationship (e.g. friend, accountant, etc.):

Phone number:

I confirm that the person whose details are listed above has provided their consent to be contacted by 2talk on my behalf about my hardship application.



## Your financial position

### Income

**Monthly salary:** (Pre-tax salary) \$

**After Tax salary** \$

**Rental income:** (Rental income before expenses)\$

**Rental income after expenses** \$

**Other income** (AUSTUDY, part-time work, dividends, interest, etc pre tax) \$

**Other Income After-tax** \$

**Total net income per month** \$

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### Liabilities

#### Home loan

Name of lender

Total Amount Owing \$

#### Personal loan

Name of lender

Total Amount Owing \$

**Credit card/s** (included even if amount owing is nil). For each card list Card Type, Issuer, Credit Limit and Total amount Owing

**Other loans.** For each loan list: Name of lender, Loan Type, Total Amount Owing \$



All other debts - provide description and Total Amount Owing \$

**Total Debts \$**

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**Monthly expenditure - all payments to include GST**

Home loan/s. \$

Personal loan/s \$

Credit/ store card/s \$

Other loans/debts \$

Total loan repayments \$

Rent \$

Insurance (life, health, home, car etc) \$

Electricity/gas \$

Telephone (if with another provider) \$

Medical expenses \$

Rates (council, water) \$

Car/travel \$

Food \$

Other (school fee's, subscriptions, etc) \$

**Total Monthly Expenses \$**

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### **Declaration of authority**

I acknowledge and agree that 2talk is collecting the information in this form to assess my hardship application and will rely upon the information I have given to assess my application. If the information is not complete or accurate this may affect 2talk ability to assist me. 2talk may request supporting documentation to help assess my application, such as documents supporting income/liabilities or outstanding bills from other suppliers or statutory declarations from a person familiar with my circumstances like a family doctor, clergy, or a bank officer.

***Complete pages 1-4 before signing and returning this form to 2talk by logging a support ticket***

Signature:

Date