

# Application for Financial Hardship Consideration



Please complete your details and return to BOQ Specialist.  
GPO Box 2539, Sydney, NSW, 2001 or fax to 1300 131 400

Products and services are provided by BOQ Specialist - a division of Bank of Queensland Limited ABN 32 009 656 740 AFSL and Australian credit licence No. 244616.

Please use **BLOCK LETTERS**

## Products and Services

Please select product(s) and provide account number(s)

Credit card  
 Home loan  
 Commercial Loans

Secured/Unsecured Overdrafts  
 Lease/Chattel  
 Other

### APPLICANT 1

First name  
Surname  
Residential address  
Suburb State Postcode  
Business address  
Suburb State Postcode  
Postal address (if it differs from residential/business above)  
Suburb State Postcode  
Telephone work ( )  
Telephone home ( )  
Facsimile work ( )  
Mobile number  
Email address work  
Email address home  
Dependants (Number of dependants and ages)

### APPLICANT 2

First name  
Surname  
Residential address  
Suburb State Postcode  
Business address  
Suburb State Postcode  
Postal address (if it differs from residential/business above)  
Suburb State Postcode  
Telephone work ( )  
Telephone home ( )  
Facsimile work ( )  
Mobile number  
Email address work  
Email address home  
Dependants (Number of dependants and ages)

**Reason for hardship**


**Additional Hardship Applications**

Are you in negotiations with or have you entered into a hardship arrangement with any other parties?  Yes  No

**Hardship Assistance Proposal**

What is your proposal in relation to the assistance you seek to obtain:

- Reduced repayments principal and interest in the amount of \$
- Reduced repayments interest only in the amount of \$
- Restructure of the facility\* as follows \$
- Other

\* Terms, conditions, fees, charges and lending criteria apply

**Please submit the following documents**

- 1. Unemployment/redundancy - payslip, redundancy letter, Government support payment statement, income protection details
- 2. Illness - medical certificate, income protection details
- 3. Business failure or change in financial circumstances - bank statements for the prior 3 month period and current balance sheet and profit and loss statement
- 4. Divorce or change in family circumstances - divorce certificate or other documents to confirm change in circumstances
- 5. Other

**Schedules**

The Income & Expenses Schedule and the Assets & Liabilities Schedule must be completed and forms part of this application.

**Declaration**

I/We declare that the income stated represents the total of my/our income at the time of this declaration.

I/We declare that the estimate provided of the living expenses is true and correct to the best of my/our knowledge at the time of this declaration.

I/We declare that all the information in this application provided by me/us is true and correct.

**APPLICANT 1**

Name

Date  /  /

**APPLICANT 2**

Name

Date  /  /

# Income & Expenses Schedule

Please use **BLOCK LETTERS**

## APPLICANT 1

Name

## EMPLOYMENT DETAILS

Current employer

Occupation

Work address

Suburb

State

Postcode

Work telephone

(  )

Length of service (years)

## APPLICANT 2

Name

## EMPLOYMENT DETAILS

Current employer

Occupation

Work address

Suburb

State

Postcode

Work telephone

(  )

Length of service (years)

## INCOME DETAILS

Please indicate the frequency of your payments

Unemployment

Weekly  Fortnightly  Monthly

\$

Family allowance

Weekly  Fortnightly  Monthly

\$

Wages/income

Weekly  Fortnightly  Monthly

\$

Other (e.g. rent)

Weekly  Fortnightly  Monthly

\$

Total Income

\$

## INCOME DETAILS

Unemployment

Weekly  Fortnightly  Monthly

\$

Family allowance

Weekly  Fortnightly  Monthly

\$

Wages/income

Weekly  Fortnightly  Monthly

\$

Other (e.g. rent)

Weekly  Fortnightly  Monthly

\$

Total Income

\$

## UTILITY EXPENSES

Please indicate the frequency of your utility expenses

Gas  Weekly  Fortnightly  Monthly

\$

Balance of bill

\$

Electricity  Weekly  Fortnightly  Monthly

\$

Balance of bill

\$

Water  Weekly  Fortnightly  Monthly

\$

Balance of bill

\$

Council rates  Weekly  Fortnightly  Monthly

\$

Balance of bill

\$

Internet access  Weekly  Fortnightly  Monthly

\$

Balance of bill

\$

Landline and mobile phone  Weekly  Fortnightly  Monthly

\$

Balance of bill

\$

### LIVING EXPENSES

Please indicate the frequency and amount of your living expenses

Childcare/maintenance  Weekly  Fortnightly  Monthly

\$

Insurances: (eg;home, medical etc.)  Weekly  Fortnightly  Monthly

\$

Vehicle expenses and running costs  Weekly  Fortnightly  Monthly

\$

Rent  Weekly  Fortnightly  Monthly

\$

School fees  Weekly  Fortnightly  Monthly

\$

Other: (Food, Clothing, etc)  Weekly  Fortnightly  Monthly

\$

Total

\$

If you have any overdue amounts in relation to your living expenses such as unpaid childcare bills or maintenance payments please indicate the living expense and the amount.

### COMMENTS

# Assets & Liabilities Schedule

Please use **BLOCK LETTERS**

## APPLICANT 1

Name

## ASSETS

**Residential Property**  
Address

Suburb State Postcode

Market Value

\$

**Investment Property**  
Address

Suburb State Postcode

Market Value

\$

**Motor Vehicle/s**  
Make, Model & Year

**Superannuation**  
Estimate amount

**House Contents**  
Estimate amount

**Other Assets**

**Total Assets**

\$

## APPLICANT 2

Name

## LIABILITIES

Mortgage/s

Credit Cards

Loans/Personal Loans

Other

**Total Liabilities**

\$

This Privacy Declaration explains how BOQ Specialist collects, uses and discloses your personal information, including credit information. By signing and submitting this application, you agree that BOQ Specialist may handle your personal information as detailed in this Privacy Declaration and in the BOQ Specialist Privacy Policy.

### Collection

BOQ Specialist collects, uses and discloses your personal information:

- (a) to enable it to assess the application for the credit facility, or to assess whether to accept you as a guarantor in relation to the credit facility, including in assessing your credit worthiness;
- (b) to verify my identity and carry out other checks as required by the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth) and the National Consumer Credit Protection Act 2009 (Cth);
- (c) if the application is successful, for the subsequent establishment and administration of the account and credit facility (including portfolio analysis, security, risk management, collecting overdue repayments and complying with its legal obligations in respect of the account and credit facility);
- (d) to review the credit facility on a periodic basis or in connection with changes (e.g. credit limit);
- (e) to enable it to undertake planning, product development, data mining or research;
- (f) to produce its own assessments and ratings in respect of your credit worthiness;
- (g) in connection with any potential or actual acquisition of any interest in BOQ Specialist;
- (h) for the investigation and prevention of crime, fraud and illegal conduct;
- (i) to assist you in managing your debts and collect overdue payments; and
- (j) to provide you with information about other products and services in which you may be interested.

In certain circumstances, BOQ Specialist may also be required to collect sensitive information about you, for example, when you make an application for assistance during periods of financial hardship caused by illness or injury. We may collect this information from third parties, for example, a doctor or hospital.

You acknowledge that not providing personal information as required, or authorising a third party to do so, may result in your application being rejected.

If you provide personal information about any other person, you will need to inform any third parties that their information is being collected by us and by signing this Application, you agree to give that person a copy of this Privacy Declaration.

### Exchange – general

You understand and agree that BOQ Specialist may exchange your personal information, including credit information, to the extent permitted by law, with:

- (a) persons with whom you make a joint application or any other person (if any) authorised to operate the credit facility;
- (b) other financial institutions and credit providers for purposes including (i) assessing your application(s) for credit; (ii) considering whether to accept you as a guarantor; (iii) notifying other credit providers of defaults; (iv) exchanging information about your credit status where you are in default with BOQ Specialist or another credit provider; (v) assessing your credit worthiness at any time during or after the life of your credit arrangement; and (vi) any other purpose authorised by law;
- (c) its subsidiaries or related bodies corporate;
- (d) its agents, credit managers and related service providers who assist BOQ Specialist in management and administration of your application and the credit facility;
- (e) its other agents and service providers including, without limitation, organisations providing debt collection, mailing house, legal, accounting, business and financial consulting, loan management, archival, auditing, banking, marketing, advertising, delivery, recruitment, customer contact, information technology, research, utility, valuation, insurance (including lenders' mortgage insurance), data processing, data analysis, investigation and security services;

- (f) your agents and representatives, including, without limitation, referees, brokers, guarantors and prospective guarantors, executors, administrators, trustees, guardians, attorneys, or financial or legal advisers;
- (g) payment systems participants;
- (h) anyone who introduce you to BOQ Specialist, such as a mortgage broker;
- (i) partner organisation, including organisations providing benefits to BOQ Specialist clients and suppliers of products or services requested by you but not provided to BOQ Specialist;
- (j) other entities to whom BOQ Specialist is, by law, required or permitted to provide information about you, including law enforcement authorities, government authorities, regulatory bodies, courts, external dispute resolution schemes and government registries, such as the Land Titles Office of any State and the Personal Property Securities Register;
- (k) any guarantor or potential guarantor for the credit facility, in order for them to consider whether or not to act as guarantor or provide security; and
- (l) other entities that are authorised by you.

Some of the parties with which BOQ Specialist exchanges your personal information may be located outside Australia, in countries including South Africa, United Kingdom, New Zealand, Philippines, India, the United States of America, Singapore and other countries. By signing and submitting this application form you consent to overseas disclosures on this basis.

### Exchange – credit reporting bodies

BOQ Specialist may exchange your personal information with credit reporting bodies (CRBs) in order to, for example, obtain a credit reporting about you for the purposes of assessment an application for consumer or commercial credit, disclose any failure by you to meet your payment obligations in relation to the credit facility, the fact that you have committed fraud or other serious credit infringement, and considering whether or not to accept you as a guarantor or security provider.

CRBs may including information that BOQ Specialist has provided them to other credit providers to assist them to assess your creditworthiness. You can ask a CRB not to disclose the credit information that it holds about you without your consent for a “ban period” of 21 days if you believe on reasonable grounds that you have been or are likely to be a victim of fraud, including identity fraud. If a ban period is active at the time you submit this application or any time during the life of the credit facility, you consent to us accessing your credit information from a CRB.

CRBs may use your credit information to respond to requests from credit providers to “pre-screen” you for marketing. You can ask a CRB not to do this, although BOQ Specialist may still (unless you request otherwise) provide you with direct marketing.

The CRB we use is Veda Advantage, whose privacy policy, explain how it manages credit information, and contact details are available at [www.veda.com.au/contact-us](http://www.veda.com.au/contact-us)

I/We have read the section titled ‘Customer information and privacy’ within the Terms and Conditions and agree to consent to the use, storage, maintenance and disclosure of my personal information as detailed in that document.

By signing and submitting this application, you consent to us:

- collecting, using and disclosing your personal information, including credit information, in the manner described above; and
- (unless you opt out) using your personal information identify and provide you with information by mail, telephone or electronically, about products and services you may be interested in.

Please tick this box if you do not wish to receive marketing offers about BOQ Group's products and services.

### Are there guarantors to the overdraft?

- Yes **▶ Please go to Section 6 and 7.**
- No **▶ Please go to Section 8.**