

Heritage understands that life can take unexpected turns, which can impact on you financially. That's why we have a policy in place which you could consider if you are finding it difficult to meet the payment requirements on your loan or credit card.

If you haven't already done so, please contact our Collections team. They'll discuss your circumstances discreetly and provide a solution to help you through this tough time.

We are unable to change the interest rate or the amount you owe. However, you may be able to:

- (a) postpone payments for a specified period of time, but keep the same length of contract;
- (b) extend the length of your contract period, which will reduce the amount of each payment;
- (c) extend the period of your contract and postpone payments for a specified period of time; or
- (d) change your payments in another way agreed through discussions with our Collections team.

This form allows you to explain your situation and chose which type of relief arrangements you would like to apply for.

It's important that you submit this form as soon as you can, before you find yourself late in making a repayment. That way you can avoid default fees and interest.

Today's date _____

PLEASE COMPLETE AND RETURN THIS FORM TO US BY _____

If the Return Date above is not completed and we have not otherwise given you a Return Date, no Return Date applies.

Account Details

Account name _____ Member no. _____

Member Details

Borrower 1

Title _____ Surname _____

Given names _____

Present address _____

Home phone _____ Work phone _____

Mobile number _____

Email address _____

Employer (please state name & address) _____

Employer's telephone number _____

Borrower 2

Title _____ Surname _____

Given names _____

Present address _____

Home phone _____ Work phone _____

Mobile number _____

Email address _____

Employer (please state name & address) _____

Employer's telephone number _____

Hardship Notice

Please choose which of the following is relevant:

I/we am/are currently unable to meet payments under my/our loan; or

I/we will be unable to meet payments under my loan from _____ (insert date).

Type of Relief

A Please choose what type of relief you are seeking:

I/we wish to postpone payments for a specified period of time, but keep the same length of contract (preferred).

Please set out the dates between which you wish to stop making payments under your contract.

Stop making payments on _____ Restart making payments on _____
After the period of relief, you will be required to resume making payments. However, these repayments may be higher to take into account the repayments which have been missed.

B **I/we wish to extend the length of the contract period, which will reduce the amount of each payment.**

Please indicate the amount of the payment you can afford. Preferred payment amount _____
You will be required to continue to make payments under the loan.

C **I/we wish to extend the period of the contract and postpone payments for a specified period of time.**

Please set out the dates between which you wish to stop making payments on your loan and the amount of payment you expect to be able to afford when you start making payments on your loan.

Stop making payments on _____ Restart making payments on _____
Preferred payment amount _____

D **I/we wish to change payments in another way.**

Heritage Bank will usually only agree to a change under one of the above options. However, if you wish to change your contract in a different way, please set out how you would like to do so. Remember, the amount owing under the contract will not change. Please be as specific as possible, including dates and amounts.

Hardship Relief Justification

Please provide details below of what has changed in your circumstances causing you to experience financial difficulty in making the payments under your loan. (Please attach supporting evidence such as medical certificate, employee separation certificate, payslips, etc.).

STATEMENT OF FINANCIAL POSITION

Monthly Income (Please include copy of current payslip)

| | |
|---|----------|
| After tax wages (Borrower 1) | \$ _____ |
| After tax wages (Borrower 2) | \$ _____ |
| Total Centrelink benefits. Details _____ | \$ _____ |
| Board or rent received | \$ _____ |
| Interest/Investments/Dividends. Details _____ | \$ _____ |
| Child support/Maintenance | \$ _____ |
| Other income. Details _____ | \$ _____ |
| Details _____ | \$ _____ |
| Details _____ | \$ _____ |
| Total Monthly Income | \$ _____ |

Monthly Living Expenses

| | | | |
|-------------------------------|----------|----------------------------------|----------|
| Housing | | Insurance | |
| Mortgage cost | \$ _____ | House/contents insurance | \$ _____ |
| Rent | \$ _____ | Health insurance | \$ _____ |
| Council rates | \$ _____ | Car insurance | \$ _____ |
| Water rates | \$ _____ | Life insurance | \$ _____ |
| House maintenance / body corp | \$ _____ | Loan repayment insurance | \$ _____ |
| Utilities | | Car / Travel Expenses | |
| Electricity | \$ _____ | Petrol | \$ _____ |
| Gas | \$ _____ | Car loan repayments | \$ _____ |
| Telephone (mobile) | \$ _____ | Registration | \$ _____ |
| Telephone (home) | \$ _____ | Repairs | \$ _____ |
| Internet | \$ _____ | Other Commitments | |
| Personal / Medical | | Credit card repayments | \$ _____ |
| Food/groceries | \$ _____ | Personal loans | \$ _____ |
| Entertainment | \$ _____ | Rental maintenance/rates | \$ _____ |
| Doctor | \$ _____ | Child support / maintenance paid | \$ _____ |
| Pharmaceuticals | \$ _____ | Other _____ | \$ _____ |
| Education | | Other _____ | \$ _____ |
| School fees | \$ _____ | Other _____ | \$ _____ |
| Childcare | \$ _____ | Total Monthly Expenses | \$ _____ |
| Self education | \$ _____ | | |

Assets (Please list any assets over \$2,000 in value)

| | |
|-------|----------|
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |
| _____ | \$ _____ |

Loans and debts (Please list any loans or debts you have, with approximate current amount outstanding)

| Loan name/purpose | Lender | Amount |
|-------------------|--------|----------|
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |
| _____ | _____ | \$ _____ |

I/we hereby declare that the statements and answers given in this form are to the best of my/our knowledge true and correct in every detail, and not misleading. *(All parties to the loan must sign.)*

Signature – Borrower 1

Signature – Borrower 2