



Lender: Brighten Home Loans Pty Ltd ACN 620 839 983

Manager: Brighten Financial Pty Ltd Australian Credit Lic 512386

The NCC Hardship provisions are designed to give regulated borrowers access to short term relief to assist them through a genuine temporary hardship situation and resume their repayments after the hardship event. **They are not a long-term solution.** Please supply as much relevant information as possible to help us to find the most suitable approach to help you through your short-term hardship.

If you are unable to meet your obligations under your credit contract, we may consider postponing certain repayments, changing your loan term, or varying your credit contract in another way to assist you to meet your financial obligations while you are experiencing hardship. We assess all hardship applications on a case-by-case basis.

If we consider an alternate payment arrangement will not assist, or if you do not give us enough information to make an assessment, we may reject your request for hardship. If you have questions, please call us on 13 14 88 or email clientservices@brighten.com.au.

To apply for hardship relief, please complete this form and email it to clientservices@brighten.com.au mail it to PO Box H338 Australia Square, NSW 1215.

REASON FOR APPLICATION

Please supply as much relevant information as possible to help us to find the most suitable approach to help you through your short-term hardship. If there is insufficient space, please attach additional pages to this form.

Please describe why you are unable to meet your financial obligation? (e.g. illness, loss of employment, etc)

How can we assist? (reduced and extend the contract term/deferred payments etc.)

When do you feel you will be able to resume payments?

APPLICANT 1 DETAILS

Mr Mrs Ms Miss Other (please specify): _____

/ /

Full Name

Date of Birth

Current Address

Postal Address (if different from above)

Residential Status

Marital Status

Number of Dependent/s

Age of Child/ren

Loan number (if known)

APPLICANT 1 CONTACT DETAILS - TICK PREFERRED CONTACT

Home Phone

Work Phone

Mobile Phone

Email Address

APPLICANT 1 EMPLOYMENT DETAILS

Employment Type

Job Position

Employment Duration

Employment Status

Employer Name

Previous employer name and finish date (if less than 2 years)

APPLICANT 2 DETAILS

Mr Mrs Ms Miss Other (please specify): _____

/ /

Full Name

Date of Birth

Current Address

Postal Address (if different from above)

Residential Status

Marital Status

Number of Dependent/s

Age of Child/ren

Loan number (if known)

APPLICANT 2 CONTACT DETAILS - TICK PREFERRED CONTACT

Home Phone

Work Phone

Mobile Phone

Email Address

APPLICANT 2 EMPLOYMENT DETAILS

Employment Type

Job Position

Employment Duration

Employment Status

Employer Name

Previous employer name and finish date (if less than 2 years)

Financial Position

FINANCIAL POSITION – APPLICANT/S MONTHLY FINANCIAL BUDGET

INCOME INDIVIDUALLY

Primary Income (PAYG)

Name	Base Pay (Net)	Pay Frequency	Base Net Income

Self-Employed

Name	Net Pay	Pay Frequency	Net Income

Rental Income

Address	Rental Income	Frequency	Net Income

Other Income

Name	Type of Income	Before Tax	Pay Frequency	Net Income
Total Net Monthly Income (A-B)			\$	

MONTHLY LIVING EXPENSE

Type/Items	Household 1	Household 2
Owner occupied property, utilities, rates & related costs		
Phone, internet, pay TV & media subscription		
Foods & Groceries		
Recreation & Entertainment		
Clothing & Personal Care		
Medical & Health		
Transportation		
Education		
Childcare		
Insurance		
Investment property, utilities, rates and related costs		
Other: (Rent etc.)		
Total per Household		
Total Monthly Living Expenses	\$	

ASSETS

Property Assets

Address/s	Property Value
Ownership:	
Ownership:	
Ownership:	
Ownership:	
Ownership:	
Ownership:	
Ownership:	
Total Value of Property Assets	\$

Savings, Deposit and Superannuation

Description	Bank	Value
Savings		
Savings		
Savings		
Savings		
Deposit Paid		
Superannuation		
Superannuation		
Shares		
Others		
Total Value of Savings, Deposit & Superannuation		\$

Other Assets

Description	Value
Total Value of Other Assets	\$
TOTAL VALUE OF ASSETS (A)	\$
NET POSITION (A-B)	

LIABILITIES

Mortgages

Bank/Lender	Balance	Limit	Monthly Repayments
Total Value of Mortgages			\$

Credit Cards/Store Cards

Bank/Lender	Balance	Limit	Monthly Repayments
Total Value of Credit/Store Cards			\$

Credit Cards/Store Cards

Bank/Lender	Balance	Limit	Monthly Repayments
Total Value of Other Loans			\$
TOTAL VALUE OF LIABILITIES (B)			\$

Total Net Available Income	\$
Total Other Monthly Commitments	\$
Total Net Fund Surplus	\$

Suggested Supporting Documents

Illness

- Medical certificate supporting sickness/illness, time off work and prognosis for an anticipated date of return to work
- Employer's letter confirming time off work and expected return date
- Two current payslips

Maternity leave

- Medical certificate confirming pregnancy and when baby is due OR letter from employer confirming pregnancy and length of unpaid maternity leave to be taken
- Two current payslips

Work related injury

- Confirmation from employer confirming workers compensation payments, anticipated date of return to work and salary on recommencement of work
- Letter from solicitor confirming progress of claim and expected settlement date
- Confirmation of income being received
- Two previous payslips confirming income at full capacity

Unemployed

- Documentation confirming unemployment - separation certificate or termination letter. If redundant, then a redundancy certificate including redundancy payments.
- Two previous payslips from the borrower's previous employer or, if the hardship application relates to past unemployment, two current payslips or new employment contract to be provided Any applicable documentation confirming receipt of relevant unemployment benefits.

Income reduction

- Documentation from employer showing reduction in income and anticipated date, if any, when income will return to previous levels
- If nature of employment or employer change, reason for change and documentation showing the actual reduction in income experienced

Deceased borrower

- Death certificate
- Documentation indicating anticipated date of probate, release of insurance funds etc

Relationship breakdown

- Nature of relationship breakdown, including any relevant documentation

Business failure

- If your business has completely failed, documentation confirming insolvency, receivership, administration, liquidation or closure of business.
- If your business is not achieving anticipated profits/suffering from downturn, documentation preferably from an accountant including latest and previous year's profit and loss statement and balance sheet.

DECLARATION

I/We declare that the information provided is true and correct.

PRIVACY CONSENT NOTICE

Our Privacy Policy describes how we collect, disclose, store and use personal information as well as how to access it, correct it or make a complaint. When we say personal information we may also mean sensitive information such as health information, criminal history or professional memberships that's relevant to us issuing, administering or managing products or providing services and the terms on which we will do these things. We use personal information to issue, administer and manage products and provide services. You can view our Privacy Policy at www.brighten.com.au/privacy, or to obtain a copy by phoning us on 13 14 88 or requesting it from our authorised representatives or service providers. We may share your information with other Brighten companies, our authorised representatives and service providers, each of which may be based outside of Australia. By giving us personal information you consent to us collecting, disclosing, storing and using personal information in accordance with our Privacy Policy. If you give us someone else's personal information you confirm that you've obtained their consent to do so. If you don't provide all of the personal information we've requested, we may be unable to issue, administer and manage products and provide services.

SIGNATURE/S

1st Borrower

/ /

Date

2nd Borrower

/ /

Date