Financial Hardship Application

In this document, 'the Bank', 'we', 'us', and 'our' means The Capricornian Ltd trading as The Capricornian Bank and 'you' means the person applying for or with one or more of our products and services.

To request assistance for financial hardship, please complete all sections of this form and answer every question. Your information will help the Bank evaluate your situation and provide the necessary support. If you have any questions while filling out this form, contact our Financial Hardship team on 1300 314 900 8:30am - 4:30pm Monday, Tuesday, Wednesday & Friday, 8:30am - 5:00pm Thursday and 9:00am - 12:00pm Saturday.

Please note financial hardship assistance is only available to Members who hold a credit product with the Bank.

To support your request, please provide a copy of the following documents:

- Your latest payslip or Centrelink income statement
- Employment separation certificate if you are unemployed
- Current building/strata insurance policy for your property, if you have a home loan with the Bank
- Current rental income statement if your home loan is for an investment property
- Your last three months' bank statements if your salary is not being credited to a The Capricornian Bank account.

Once we understand your circumstances, we will be able to give you a decision within 21 days.

What are your personal details?

First borrower details

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other Member Number

First Name Surname

Residential Address

Suburb State Postcode

Postal Address (if different from above)

Suburb State Postcode

Mobile Phone Email address

Date of Birth Occupation

Name of Employer

Number of Dependants Ages

Second borrower details (if applicable)

Title ☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other Member Number

First Name Surname

Residential Address

Suburb State Postcode

Postal Address (if different from above)

Suburb State Postcode

Mobile Phone Email address

Date of Birth Occupation

Name of Employer

Number of Dependants Ages

Please provide reasons for your application for financial hardship

- what has happened to cause you financial difficulty?
- what is your plan, including the timeframe, to manage your financial position?

I/We wish to apply for financial hardship due to the following reasons:

I/We have made the following arrangements with other creditors:

1.

2.

3.

4.

☐ I/We have no arrangements with other creditors

Statement of financial position

Liabilities	Balance owing
Home Loan (with us)	
Personal loan (with us)	
Other loans (who with?)	
Credit/store card/s (who with and limit?)	
Hire purchases/lease	
Other liabilities (please outline)	
Total Liabilities	

Assets	Estimated value
Property at	
Motor vehicle (include make, rego, year)	
Shares/savings/investments (who with?)	
Other assets (outline details)	
Total Assets	

Monthly Commitments	
Mortgage repayments	
Rent	
Other Loan repayments (total)	
Credit Card repayments (total)	
Child support	
Rates	
Groceries	
Childcare & education	
Medical & health costs	
Transportation costs	
Property expenses	
Entertainment & recreation	
Phone, internet, streaming & pay TV	
Clothing & personal care	
Insurances	
Total Monthly Commitments	

Income (monthly)	
Salary (net after tax)	
Salary of spouse/partner (net after tax)	
Other employment	
Overtime	
Rent received	
Government benefits	
Total Monthly Income	

Please sign below

I/We understand that the information stated in this financial hardship application is true and correct in every particular and is a full and complete disclosure of my/our financial position.

First borrower

Signature

Date

Second borrower

Signature

Date

Returning this form

The Capricornian Bank, PO Box 1135, Rockhampton QLD 4700

info@capricornian.com.au

Office use only

Lenders Mortgage Insurance ☐ Yes ☐ No

Company Name
Policy No

Loan Repayment Insurance

☐ Yes ☐ No

Signature

Date

Recommending Manager

Approving Manager