**Notice to Borrower**

To allow us to assess your financial hardship application for approval, you will need to show evidence that your income, liabilities, and day-to-day living expenses are at a level that payment of the personal loan fee would cause you financial hardship.

In considering your application, R4K may ask you to provide documentary evidence to support your claims within this application. In this instance, your form will be returned by an R4K employee with instructions as to what further information, evidence or data is required.

Please complete the form below:

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Personal Details** | | | | | | | | |
| Customer Name : | | | Address : | | | | | |
| Home Phone No : |  | Work Phone No : |  | | Mobile No : | |  | |
| Occupation / Employer : | | | Email : | | | | | |
| **Next of Kin Details** | | | | | | | | |
| Name : | | | Address : | | | | | |
| Contact No : | | | | | | | | |
| **Your Agreements with R4K** | | | | | | | | |
| Agreement No | Product | | Days Past Due | Balance | | Arrears | | F/nightly Pmt |
|  |  | |  |  | |  | |  |
|  |  | |  |  | |  | |  |
| **Liabilities (Other Institutions) Credit Cards, Store Cards, Personal Loan, Other Rentals** | | | | | | | | |
| Account Number | Type of Product | | Institution Name | Balance | | Overlimit | | Mthly Repayment |
|  |  | |  | $ | | $ | | $ |
|  |  | |  | $ | | $ | | $ |
|  |  | |  | $ | | $ | | $ |
|  |  | |  | $ | | $ | | $ |
|  |  | |  | $ | | $ | | $ |
| **Total** | | | | $ | | $ | | $ |
| **Assets and Liabilities, Investments, Motor Vehicle, Others** | | | | | | | | |
| Assets | | | Institution Name | Current Value | | Balance Owing | | Mthly Repayment |
| Residential Property | | |  | $ | | $ | | $ |
| Investment Property | | |  | $ | | $ | | $ |
| Motor Vehicles / Boats | | |  | $ | | $ | | $ |
| Other (Insert Type) | | |  | $ | | $ | | $ |
| Shares | | |  | $ | |  | | |
| Superannuation | | |  | $ | |
| Savings | | |  | $ | |
| Household Items | | |  | $ | |
| **Total** | | | | $ | | $ | | $ |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Monthly Income and Expenses** | | | | |
| Type of Income | Net Mthly Income | Type of Expenses | | Mthly Repayment |
| Employment Income | $ | Rent / Mortgage / Board | | $ |
| Centrelink benefit 1 | $ | Loan Payments | | $ |
| Centrelink benefit 2 | $ | Car Lease / Loan Payments | | $ |
| Centrelink benefit 3 | $ | Credit Card | | $ |
| Other Centrelink benefits | $ | Other Rental Companies | | $ |
| Other (Insert Type) | $ | Insurance | | $ |
| Other (Insert Type) | $ | Utilities | | $ |
| Other (Insert Type) | $ | Food | | $ |
| Other (Insert Type) | $ | Clothing | | $ |
| Other (Insert Type) | $ | Tobacco / Alcohol | | $ |
| Other (Insert Type) | $ | R4K Rental Payments | | $ |
| **Total** | $ | **Total** | | $ |
| **Hardship Information** | | | | |
| Reason for Hardship/Financial Difficulty?  How long is this event likely to last?  How much are you offering to pay while in Hardship/Financial Difficulty?  What do you believe will change to enable you to pay your full scheduled payments? | | | | |
| **Declaration** | | | | |
| I declare that:   1. I am the Borrower named in this application; and 2. The facts provided within the application are true and factual to the best of my knowledge and that I have not withheld any information likely to affect the acceptance of this application. 3. I understand this application may be refused if the information supplied is untrue or I have not disclosed all relevant financial information and 4. I have or will provide requested documentation to support my application. | | | | |
| **Customer Name** | **Customer Signature** | | **Date** | |
|  |  | |  | |
| **Please return completed form to R4K Services** | | | | |