

R4K Financial Hardship Form



R4K Group
Telephone: 1300 130 077
Email: compliance@r4k.com.au

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 Instalment Agreement would not 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					
Borrowers Name :			Address :		
Home Phone No :	Work Phone No :	Mobile No :			
Occupation / Employer :			Email :		
Next of Kin Details					
Name :			Address :		
Contact No :					
Your Instalment 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:					
<ol style="list-style-type: none"> 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. 					
Borrowers Name		Borrowers Signature		Date	
Please email your completed form to compliance@r4k.com.au					