



Customer Particulars

**Application for Variation to Contract
due to Financial Hardship**

Please complete this application form as fully as you are able to. Where documents are requested, please enclose same when you return the application.

Customer name/s

Credit contract type/s

Credit contract number/s

Please forward documentary evidence of your current income. eg:

- Last two (2) payslips;
- Last two (2) bank statements;
- Confirmation from CentreLink of current benefit paid; or
- Any other documentary evidence of income.

Please note, the following information may also be required, and we will notify you if this is the case:

- Evidence of insurance on the property;
- Details of superannuation;
- Details of personal insurance;
- Statements of loans and credit cards; and/or
- Medical certificate/letter from your doctor.

Reason for hardship request

Explain your current financial circumstances and provide any other reason why you are seeking changes to your credit contract.

Agent's information Complete this information if you would like us to contact your agent to discuss your application.

Name

Address

Postcode

Relationship (eg Accountant, Solicitor, Financial Counsellor)

Agent's telephone number

If you own real property, are the rates (Council/Shire/Water) currently paid up to date?

Yes – Please provide copy of the last receipt No – Please provide details of arrears and any arrangements

Applicant number 1
 Mr Mrs Miss Ms Other _____

Surname

Given name/s

Date of birth

 / /
Permanent Australian resident? Yes No**Marital status**
 Married De facto Single Other _____

Date of last change of marital status

 / /

Number of dependents

Contact details – Tick preferred contact number
 Home telephone number Is this a silent number?

 () _____

 Yes No

 Work telephone number Mobile number

 () _____

Email address

Facsimile number

 () _____

Home address

State

Postcode

Postal address – if different to above

State

Postcode

Residential details
 Owner with mortgage Owner no mortgage Boarding

 Renting Living with relatives Supplied by employer

Name of owner/agent

Telephone number

 () _____

When did you move to the above address?

 / /

Previous home address – if under 3 years at present home

State

Postcode

Lived there for

 years months
Employment
 Full-time Part-time Self employed Other _____

Employer's name

Occupation/Job title

When did you commence work with this employer?

 / /

Type of industry

Previous employment – if under three (3) years with present employer

 Full-time Part-time Self employed Other _____

Employer's name

Occupation/Job title

Worked there

 years months
Applicant number 2
 Mr Mrs Miss Ms Other _____

Surname

Given name/s

Date of birth

 / /
Permanent Australian resident? Yes No**Marital status**
 Married De facto Single Other _____

Date of last change of marital status

 / /

Number of dependents

Contact details – Tick preferred contact number
 Home telephone number Is this a silent number?

 () _____

 Yes No

 Work telephone number Mobile number

 () _____

Email address

Facsimile number

 () _____

Home address

State

Postcode

Postal address – if different to above

State

Postcode

Residential details
 Owner with mortgage Owner no mortgage Boarding

 Renting Living with relatives Supplied by employer

Name of owner/agent

Telephone number

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When did you move to the above address?

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Previous home address – if under 3 years at present home

State

Postcode

Lived there for

 years months
Employment
 Full-time Part-time Self employed Other _____

Employer's name

Occupation/Job title

When did you commence work with this employer?

 / /

Type of industry

Previous employment – if under three (3) years with present employer

 Full-time Part-time Self employed Other _____

Employer's name

Occupation/Job title

Worked there

 years months

Financial position

Assets – what you own

Home/Properties

Owned jointly – give details Owned solely

Name of joint owner Present value
 _____ \$ _____

Accounts (Bank, Credit Union, Building Soc., etc)

Organisation	Balance
_____	\$ _____
_____	\$ _____

Total value of accounts \$ _____

Life insurance

Face value \$ _____

Annual premium \$ _____

Surrender value \$ _____

Motor vehicle/s

Make & model	Year of mfr.	
_____	_____	\$ _____
_____	_____	\$ _____

All other assets – except usual home contents

Description	
_____	\$ _____
_____	\$ _____
_____	\$ _____

Total value of what you own \$ _____

Sundry assets – do not add into total assets

Home contents (Insured value) \$ _____

Superannuation (Estimate your current payout) \$ _____

Goodwill of Business (Estimated value) \$ _____

Liabilities – what you owe

Home loan

Name of lender	Amount now owing
_____	\$ _____

Personal loan

Name of lender	
_____	\$ _____

Credit/Store card/s – include even if balance is nil

Card type	Issuer	Credit limit	
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

Other loans (Finance co., Other bank)

Lender	Loan type	
_____	_____	\$ _____
_____	_____	\$ _____

All other debts – give details

_____	\$ _____
_____	\$ _____
_____	\$ _____

Total value of what you owe \$ _____

Monthly Budget (use annual amounts divided by 12)

Monthly Income

†Salary – attach salary slip Gross salary After tax salary

Applicant number 1 income \$ _____ \$ _____

Applicant number 2 (if joint loan) .. \$ _____ \$ _____

Other income (AUSTUDY, part-time work, dividends, interest, etc) – attach evidence

_____ \$ _____ \$ _____

_____ \$ _____ \$ _____

Gross rental income \$ _____

Rental income after expenses \$ _____

†Self-employed applicants Net profit After tax profit

_____ \$ _____ \$ _____

Profit – attach financial statements \$ _____ \$ _____

Total net income per month \$ _____

Budget summary

Total net income per month \$ _____

Deduct total monthly payments .. \$ _____

Total usable funds \$ _____

Monthly Expenditure

	Amount
Home loan/s	\$ _____
Personal loan/s	\$ _____
Credit/Store card/s	\$ _____
Other loan/s (Finance co., Other bank)	\$ _____
Other debts	\$ _____
Total loan repayments	\$ _____
Rent	\$ _____
Insurance (Life, Health, Home, Car, etc)	\$ _____
School fees	\$ _____
Electricity	\$ _____
Gas	\$ _____
Telephone	\$ _____
Medical expenses	\$ _____
Rates (Council, Water)	\$ _____
Car/Travel	\$ _____
Food	\$ _____
Clothing	\$ _____
Entertainment	\$ _____
Subscription	\$ _____
Other (Superannuation, Gifts, etc)	\$ _____
Total monthly payments	\$ _____

Customer Consent (Privacy Protection of Information)

To National Australia Bank Limited ABN 12 004 044 937 ('the Bank')

Acknowledgment and Authority that credit information may be given to a credit reporting agency.

I/We, the applicants named in this form, understand that Section 18E(8)(c) of the Privacy Act allows the Bank to give a credit reporting agency certain personal information about me/us which I/we authorise the Bank to do. The information which may be given to a credit reporting agency is covered by Section 18E(1) of the Act and includes:

- Identity particulars as permitted by the Privacy Commissioner's determination issued under Section 18E(3) of the Privacy Act 1988 (Cth).
- The fact that I/we have applied for credit and the amount.
- The fact that the Bank is a credit provider to me/us.
- Payments which become overdue more than 60 days, and collection action has commenced.
- Advice that payments are no longer overdue.
- Cheques drawn by me/us for at least \$100 which the Bank has dishonoured more than once.
- In specified circumstances, that in the opinion of the Bank, I/we have committed a serious credit infringement.
- That the credit provided to me/us by the Bank has been discharged.

Authority for the Bank to obtain certain credit information.

To enable the Bank to assess my/our application for personal or commercial credit, I/we authorise the Bank:

- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to personal credit provided by the Bank.
- To obtain from a credit reporting agency a credit report containing personal credit information about me/us in relation to commercial credit provided by the Bank. This is in accordance with Section 18K(1)(b) of the Privacy Act.
- To obtain a report containing information about my/our commercial activities or commercial creditworthiness of a person in relation to personal credit provided by the Bank. This is in accordance with Section 18L(4) of the Privacy Act.
- To obtain a report from a credit reporting agency and other information in relation to my/our commercial credit activities.

Authority to exchange information with other credit providers.

In accordance with Section 18N(1)(b) of the Privacy Act, I/we authorise the Bank to give to and obtain from credit providers named in this credit application and credit providers that may be named in a credit report issued by a credit reporting agency information about my/our credit arrangements. I/We understand this information can include any information about my/our creditworthiness, credit standing, credit history or credit capacity that credit providers are allowed to give or receive from each other under the Privacy Act 1988.

I/We understand the information may be used for the following purposes:

- To assess an application by me/us for credit.
- To assist me/us avoid defaulting on my/our credit obligations.
- To notify other credit providers of a default by me/us.
- To assess my/our creditworthiness.

Authority for Lenders Mortgage Insurers.

In accordance with Section 18N(1)(bb) of the Privacy Act I/we authorise the Bank to disclose a report or information to a Lenders Mortgage Insurer to assess whether to insure or the risk of insuring the Bank for the mortgage credit given to me/us, or to assess the risk of default by me/us on the mortgage credit, or for any purposes arising under the contract of mortgage insurance between the Bank and the Lenders Mortgage Insurer.

Authority for the Bank to give information to guarantors and proposed guarantors.

Pursuant to Section 18N(1)(ga) of the Privacy Act, I/we hereby authorise the Bank to give to any person/s nominated as guarantor/s, personal information about my/our creditworthiness, credit standing, credit history or credit capacity:

- (a) to consider whether to act as guarantor/s in respect of, or to consider whether to offer property as security for, personal or commercial credit provided, or to be provided, to me/us by the Bank; or
- (b) where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for, a loan given by the Bank to me/us; or
- (c) where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for, a loan given by the Bank to me/us and the amount owing under that loan is, or may be, increased.
- (d) where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by the Bank to me/us and at the last request of the guarantor, a copy of the latest loan account statement provided to me/us; or
- (e) where that person/s or entity/entities is a guarantor in respect of, or has provided property as security for, personal or commercial credit provided by the Bank to me/us, a copy of any demand relating to the personal or commercial credit, the subject of the guarantee.

Declaration and Authority

I/We have read and understand the particulars which have been completed in this form and state that those particulars are true, complete and correct and have been provided to the Bank to enable it to determine whether or not to vary my/our credit contract/s for which (as indicated) I/we hereby make formal application.

I/We declare that I/we have never committed any act of bankruptcy or entered into any composition or arrangement for the benefit of creditors.

I/We also understand and confirm that a credit check may be undertaken as part of this application and that I/we have read and understood the above Customer Consent regarding the Privacy Protection of Information.

I/We acknowledge and agree that the Bank may contact my/our employer, accountant and if applicable, landlord/real estate agent and other referee/s to verify the details which I/we have provided on this form.

I/We declare that where I/we have provided personal information about an individual (such as an employer, relative, solicitor or contact person), I/we have made or will immediately make the individual aware of that fact and:

- that their personal information has been collected by the Bank to which this application is addressed for the purposes of considering a variation to my/our credit contract/s the subject of this application (including assessing my/our application) and managing and administering the products or services and protecting against fraud;
- that their personal information may be disclosed to other organisations involved in the provision, management or administration of my/our products or services;
- that I/we may not be able to be considered for a variation to my/our credit contract/s the subject of this application if that individual's personal information is not provided;
- that the individual can gain access to their personal information by contacting the Bank;
- give the individual the Bank's contact details; and
- give the individual a copy of NAB's Privacy Notification brochure which contains additional information about the use and disclosure of their personal information (copies available on request).

Applicant number 1 signature

Date

Applicant number 2 signature

Date

Additional forms

Authority to Disclose Information to National Australia Bank Limited

To be completed by all applicants authorising National Australia Bank Limited to contact your employer and landlord/agent, if applicable, for confirmation of the details specified in the form.