



### **We want to assist you as soon as possible**

We understand that a change of circumstances may cause financial hardship for some of our customers. This may impact your ability to make your home loan repayments as required by your loan agreement. At Anchorage Home Loans, we would like to help our customers through these times.

### **What is Financial Hardship?**

Financial hardship means different things to different people. Customers can experience financial hardship due to various reasons including, but not limited to:

- A reduction in income;
- ill health or accident;
- unemployment, or a material adverse change in your employment or business operations;
- pregnancy;
- relationship breakdown;
- going to prison;
- natural disaster,
- any other circumstance that affects your ability to make your repayments.

### **What do you need to do?**

If you are facing financial hardship (or expect to face financial hardship in the future), please contact us on 1300 775 963 to speak to our specialist team who will be able to assess your situation and help you with options to support you through this period.

You will be required to provide information about your financial situation by completing an *Application for Financial Assistance* (see below) and *Statement of Financial Position* form.

You may also want to look at the Australian Securities & Investment Commissions FIDO website (<http://www.fido.gov.au/fido/fido.nsf>) for practical tips and useful links to help you through these difficult financial times.



## APPLICATION FOR FINANCIAL ASSISTANCE

Please complete this form fully and return it to  
ANCHORAGE HOME LOANS, LOCKED BAG 5002 CONCORD WEST NSW 2138  
or FAX it to 1300 851 649.

Where documents are requested, please enclose them when you return the application.  
If we do not receive all information requested, we may be unable to process your application.

BORROWER NAME/S \_\_\_\_\_  
LOAN NUMBER/S \_\_\_\_\_  
MAILING ADDRESS/ES \_\_\_\_\_

Please forward documentary evidence of your current income, eg:

- Statement of Financial Position
- Last two (2) payslips OR last year's tax return and current BAS statements;
- 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:

- Separation Certificate from your employer (if unemployed)
- Payslips for all co-borrowers and guarantors
- Statements of loans and credit cards; and/or
- Medical certificate/letter from your doctor (if applicable)

### Reason for your request

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


### What are you seeking to do? (\*\*within product parameters)

- Postpone the dates on which payments are due under the contract (with interest to be capitalised)\*\*;
- Extend the period of the contract, and reduce the amount of each payment due under the contract\*\* (if term has not exceeded 30 years) ;
- Obtain a short term reduction in payments due\*\*
- Obtain interest only repayment options\*\*
- Obtain fee waivers\*\*



**Acknowledgement (all borrowers and guarantors to sign)**

**Primary Borrower**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Co-Borrower**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Guarantor 1**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

**Guarantor 2**

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_