

## Financial Hardship Guide

### Experiencing financial hardship?

If you need to make a payment to Captae Recoveries (CR) and are finding it difficult to meet repayments, please let us know as soon as possible, so we can consider the most appropriate option(s) to assist you.

We understand situations can sometimes arise that make it difficult to meet your financial commitments. If you are facing financial hardship, the following process highlights how you can get in touch with us to request assistance.

We will consider every request for assistance on an individual basis and will work with you to develop a solution tailored to your circumstances.

### Process

To enable us to consider any financial issues you may be experiencing, please complete the Financial Hardship Application form. This form sets out the type of information we need to be able to consider a financial hardship request.

Once you have completed the form below, please scan the relevant supporting information and email it to [recoveries@captae.com.au](mailto:recoveries@captae.com.au).

Alternatively, you can post hard copies to the Captae Recoveries office at Level 4, 97-99 Bathurst Street, Sydney NSW 2000.

### Examples of documents to provide as support

As a minimum, you need to provide supporting information for of your primary income (pay slip, Centrelink statement etc.). We may require further information and documents depending upon your individual circumstances.

The following documents may assist your application:

- › Letter from employer confirming loss of employment
- › Letter from charitable organisation regarding loss of employment or inability to provide for necessities
- › Bank record or notification of unpaid overdraft or repossession of mortgaged property
- › Eviction notice
- › Copies of bills/payments
- › Pending disconnection of essential service/s
- › Repossession notice of essential items e.g. car or motorcycle
- › Funeral expenses
- › Notice of impending legal action
- › Family law court document recording changes to your (or your family's financial circumstances)

### Medical situation

- › Letter from a medical practitioner confirming inability to earn income due to disability, injury, illness or caring for sick family member
- › Medical bills

**PLEASE NOTE:** For privacy reasons, please remove or cover government identifiers such as Tax File Number etc. from all documents.

Once you have provided us with all the relevant details and documents. we will respond to you within 10 working days.

### **National Debt Helpline Assistance**

For free, confidential, independent financial advice, please contact the National Debt Helpline on 1800 007 007.

### **Australian Financial Complaints Authority Referral Process**

Our policies and procedures ensure that we will deal fairly and promptly with your request for assistance. However, if you are not satisfied, we recommend that you access the services of the Australian Financial Complaints Authority (AFCA) who provides a fair and independent financial services and complaint resolution service that is free for consumers.

You can contact AFCA:

**Website:** [www.afca.org.au](http://www.afca.org.au)  
**Email:** [info@afca.org.au](mailto:info@afca.org.au)  
**Telephone:** 1800 931 678 (free call)  
**In writing to:** Australian Financial  
Complaints Authority  
GPO Box 3  
Melbourne VIC 3001

Time limits may apply to complain to AFCA and so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

Dated; August 2023

# Financial Hardship Application Form

Reference (policy number/claim number/other reference): \_\_\_\_\_  
 Please complete all sections.

## Applicant Details

(If there are more than two applicants, please complete an additional application.)

	Surname	Given name(s)		
Applicant 1				
Applicant 2				
Postal address				
	State		Post code	
Preferred contact number				
Email				

*We will use this email address for all written communication unless you advise us that you want to receive contact by post.*

	Name	Age
Dependents		

## Representative Details

Do you want to nominate a representative to handle your application on your behalf?

☐

No

☐

Yes, if 'yes' please provide

details:

Name	
Preferred contact number	
Email	

### Hardship Details

#### Circumstances of hardship

Please explain the reason for your application

#### Nature of assistance

What assistance would you like Captae Recoveries to consider?

- › Extension of due date for payment. If so, when will you be able to make payment?
- › Paying in instalments. What can you afford, how often and over which period?
- › Paying a reduced lump sum. What can you afford?
- › Postponing one or more instalments. When will you be able to start/re-start making payment?
- › Other (including a combination of the above options or a possible waiver of the debt). Please provide details of what you are seeking.

### Employment Details

**Employed** ☐ Yes ☐ No

**Type** ☐ Self employed ☐ Full-time ☐ Part-time ☐ Casual ☐ Contractor

Employer 1			
Name			Occupation
Name of contact person			Phone
Salary per month	\$	(please attach a copy of the most recent payslip)	

Employer 2			
Name			Occupation
Name of contact person			Phone
Salary per month	\$	(please attach a copy of the most recent payslip)	

Employer 3			
Name			Occupation
Name of contact person			Phone
Salary per month	\$	(please attach a copy of the most recent payslip)	

### Financial Details

Income you receive per month apart from salary	\$
Centrelink (please attach a copy of the most recent Centrelink statement)	\$
Other (such as rent, investment). <i>Details of other sources of income</i>	
	\$
	\$
	\$
	\$

### Expenses you pay per month

Rent and/or mortgage payments	\$	Child support	\$
Other loan payments	\$	Motor vehicle expenses (petrol, insurance, lease payments)	\$
Credit card payments	\$	Living costs (telephone, food, clothing, public transport etc.)	\$
Utilities	\$		

### Other costs (such as school fees, hospital/medical costs, insurance etc.) *Details of other costs*

	\$
	\$

### For more information

More information about the Financial Hardship provisions in the Code of Practice can be found at

<http://codeofpractice.com.au/for-consumers/financial-hardship>

Free, confidential, independent financial advice is also available to you via Financial Counselling Australia

<http://www.financialcounsellingaustralia.org.au> or through the national financial counselling hotline 1800 007 007.

### Declaration

☐ I/We declare that the information provided is true and correct. Date: \_\_\_\_\_

### Privacy consent notice

Our Privacy Policy describes how we collect, disclose, store, and use personal information as well as how to access it, correct it or make a complaint. When we say personal information, we may also mean sensitive information such as health information, criminal history or professional memberships that's relevant to us issuing, administering or managing products or providing services and the terms on which we will do these things. We use personal information to issue, administer and manage products and provide services. You can view our Privacy Policy at [www.captaerecoveries.com.au](http://www.captaerecoveries.com.au)

By giving us personal information, you consent to us collecting, disclosing, storing and using personal information in accordance with our Privacy Policy. If you give us someone else's personal information you confirm that you've obtained their consent to do so.

If you don't provide all the personal information we've requested, we may be unable to issue, administer and manage products and provide services.

### Submitting your application

Once you've completed your application, you can send it to us by email. To do this:

1. Scan your supporting documents and save them to your computer (make sure you've blacked out any government identifiers like your tax file number);
2. Print, scan and attach the completed application form and supporting documents to your email and send to [recoveries@captae.com.au](mailto:recoveries@captae.com.au)