

Financial hardship application

In this document, 'the Bank', 'we', 'us', and 'our' means Teachers Mutual Bank Limited and 'you' means the person applying for or with one or more of our products and services.

To request assistance for financial hardship, please complete all sections of this form and answer every question. Your information will help the Bank evaluate your situation and provide the necessary support. If you have any questions while filling out this form, contact our Financial Hardship team on 1800 862 502, 9am to 5pm, weekdays.

Please note financial hardship assistance is only available to Members who hold a credit product with the Bank..

To support your request, please provide a copy of the following documents:

- ▶ Your latest payslip or Centrelink income statement
- ▶ Employment separation certificate if you are unemployed
- ▶ Current building/strata insurance policy for your property, if you have a home loan with the Bank
- ▶ Current rental income statement if your home loan is for an investment property
- ▶ Your last three months' bank statements if your salary is not being credited to a Teachers Mutual Bank Limited account.

Once we understand your circumstances, we will be able to give you a decision within 21 days.

What are your personal details?

First account holder details

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

Member no

First names

Surname

Residential address

Suburb

State

Postcode

Postal address (if different from above)

Suburb

State

Postcode

Home phone

Work phone

Mobile phone

Email

Date of birth

Age

Occupation

Name of employer

Age of dependant children

years

years

years

Second account holder details (if applicable)

Title

☐ Mr ☐ Mrs ☐ Ms ☐ Miss Other

Member no

First names

Surname

Residential address

Suburb

State

Postcode

Postal address (if different from above)

Suburb

State

Postcode

Home phone

Work phone

Mobile phone

Email

Date of birth

Age

Occupation

Name of employer

Age of dependant children

years

years

years

Please provide reasons for your application for financial hardship

- ▶ what has happened to cause you financial difficulty?
- ▶ what is your plan, including the timeframe, to manage your financial position?

I/We wish to apply for financial hardship due to the following reasons:

I/We have made the following arrangements with other creditors:

1.
2.
3.
4.

☐ I have no arrangements with other creditors

Statement of financial position

Liabilities	Balance owing	Assets	Estimated value
Home Loan (with us)		Property at	
Personal loan (with us)			
Other loans (who with?)			
		Motor vehicle (include make, rego, year)	
Credit/store card/s (who with and limit?)			
		Shares/savings/investments (who with?)	
Hire purchases/lease			
Other liabilities (please outline)		Other assets (outline details)	
Total Liabilities		Total Assets	

Monthly Commitments		Income (monthly)	
Mortgage repayments		Salary (net after tax)	
Rent		Salary of spouse/partner (net after tax)	
Other Loan repayments (total)		Other employment	
Credit Card repayments (total)		Overtime	
Child support		Rent received	
Rates		Government benefits	
Groceries			
Childcare & education			
Medical & health costs			
Transportation costs			
Property expenses			
Entertainment & recreation			
Phone, internet, streaming & pay TV			
Clothing & personal care			
Insurances			
Total Monthly Commitments		Total Monthly Income	

Please sign below

I/We understand that the information stated in this financial hardship application is true and correct in every particular and is a full and complete disclosure of my/our financial position.

First account holder	Second account holder
Signature	Signature
Date	Date

Office use only	Returning this form
Lenders Mortgage Insurance ☐ Yes ☐ No	 Teachers Mutual Bank Limited, Reply Paid 7501, Silverwater NSW 2128  financialhardship@tmbl.com.au
Company Name	
Policy No	
Loan Repayment Insurance ☐ Yes ☐ No	
Type of cover	