

How to access Financial Hardship support

If your financial circumstances have changed and you are unable to pay your account(s), you can request assistance by completing these three steps:

- 1** Complete the Personal Financial Summary on page 2 of this document
- 2** Prepare copies of your last three bank statements from the account you receive your income into and any of the following supporting documents that are relevant to your situation:
 - Medical Certificates or Reports
 - Centrelink Disability Statement
 - Work Cover Certificate
 - Medical related bills
 - Statements from other creditors reflecting balances due
 - Unexpected bill(s)
 - Current payslip or payslip prior to income reduction
 - Centrelink Statement
 - Current year and prior year's tax return
 - Letter from Accountant confirming income reduction
 - Letter from Real Estate Agent confirming recent rent income loss

You can also provide us any other supporting documents that are relevant to your situation.

- 3** Email or post your form and supporting documentation to us:
 - cardshardship@cards.koganmoney.com.au
 - PO Box 3453, Sydney, NSW 2001

Once we have received your completed Personal Financial Summary and supporting documentation, one of our representatives will contact you to discuss your situation and solutions that may be available to assist you.

Other support services available

In the meantime, you may wish to consider financial counselling. The National Debt Helpline (ndh.org.au) is a free, confidential service to assist people in financial difficulty. Qualified professionals are available to provide you with information, support and advocacy.

We're here to help

If you have any questions, please call us on 1800 133 397 (or +61 2 8288 2068 if you're calling from overseas) between 9am and 5pm AEST, Monday to Friday, excluding public holidays, or email us at cardshardship@cards.koganmoney.com.au and we'd be happy to help.

PERSONAL FINANCIAL SUMMARY

Account Holder		Mobile No.	
Home Phone No.		Work Phone No.	
Occupation		Employer	
Date of Birth		No. of Dependants	
Employer's Address			
Home Address			

LIABILITIES (OTHER INSTITUTIONS) CREDIT CARDS - LINES OF CREDIT - STORE CARDS - PERSONAL LOANS

Account Number	Type of Product	Institution Name	Balance Owing	Monthly Repayment
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
TOTAL			\$	\$

YOUR ASSETS AND LIABILITIES - HOME LOANS - INVESTMENTS - MOTOR VEHICLES - OTHERS

Assets	Institution Name/Lender	Total Current Value	Balance Owing	Monthly Repayments
Residential Property		\$	\$	\$
Investment Property		\$	\$	\$
Motor Vehicles/Boats		\$	\$	\$
Others		\$	\$	\$
Others		\$	\$	\$
Shares		\$		
Superannuation		\$		
Savings		\$		
Household Items		\$		
TOTAL				

YOUR MONTHLY INCOME AND EXPENSES

Type of Income	Net Monthly Income	Type of Expense	Monthly Payments
Account Holder 1	\$	Rent	\$
Spouse/ Acct. Holder 2	\$	Body Corporate/Strata Fee	\$
Pension/Social Security Benefits	\$	Land & Water Rates	\$
Family Assistance/Child Support	\$	Utilities (Electricity, Gas, Telephone, Mobile, etc.)	\$
Board/Rent	\$	Food	\$
Dividends	\$	Petrol/Travel	\$
Interest	\$	Medical/Health Fund	\$
Other Income	\$	Insurance	\$
	\$	Other Expenses	\$
	\$		\$
TOTAL		TOTAL	

REASONS FOR FINANCIAL DIFFICULTY

Are you aware of any insurances (such as Consumer Credit Insurance) you hold which may assist with your current situation? Yes No

DECLARATION

I declare that the particulars in this statement and accompanying documents are true and correct in every detail disclosing income derived from all sources. I understand that provision of false or misleading information could result in cancellation of any agreements and the initiation of legal action for debt recovery as can failure to make payments that are owing on any official arrangement.

CUSTOMER'S NAME	CUSTOMER'S SIGNATURE	DATE

Please return completed form and supporting documentation to the relevant area

Teams	Email Address	Mailing Address	Queries Line
Hardship	cardshardship@cards.koganmoney.com.au	PO BOX 3453, Sydney, NSW 2001	1800 133 397
Collections	cardscredit@cards.koganmoney.com.au	PO BOX 3913, Sydney, NSW 2001	1300 662 030
Debt Recoveries	cardsrecovery@cards.koganmoney.com.au	GPO BOX 3861, Sydney, NSW 2001	1300 335 971