

Consumer Lending Application for Financial Assistance

(for Housing, Investment, Equity, Personal Loans or Credit Cards)

BOQ understands that unexpected, exceptional circumstances can impact on a customer's financial situation and their ability to make repayments on loans and other credit contracts.

In line with the Code of Banking Practice and National Credit Code, BOQ has a policy in place to help customers having genuine difficulty meeting repayments or experiencing hardship.

What should you do if you are experiencing hardship or having financial difficulties?

Under the Code of Banking Practice, consumers or businesses who are unable to meet their credit repayment obligations, as a result of financial difficulties, can apply to BOQ for assistance.

Examples of assistance we may provide include flexibility in meeting your scheduled repayments, or an extension of your loan term resulting in lower monthly repayments. Under the National Credit Code, customers suffering a sudden or unexpected change to their personal circumstances through illness, unemployment or another reasonable cause, sometimes outside their control, but who still expect to be able to meet their credit obligations with assistance from the Bank, can apply for assistance.

What will we do?

- We will review each application on its merits.
- We may offer assistance to those customers who are judged to be suffering genuine financial difficulties or hardship but who would still be able to meet their repayment obligations if provided with assistance. We respond to your request within 21 days

How do you apply?

1. Complete the application form and attach copies of all supporting information (as detailed below).
2. Visit any branch or telephone your account manager or visit the BOQ website - www.boq.com.au.

What supporting information is required?

- PAYG – 2 most recent pay slips for each borrower
- Self Employed – Profit and Loss statement in MYOB format to the last calendar month
- Rental Income - current signed lease agreement or agents statement
- Security is being sold or on the market - Copy of the signed agents listing with selling price shown and/or a full copy of the signed 'Contract of Sale'
- The most recent statement on ALL non-BOQ credit cards, transaction accounts and loan facilities
- Child support documents (if applicable)
- Medical certificate or any relevant medical documents showing return to work date (if applicable)
- Copies of any outstanding accounts e.g. tax, rates etc and any arrangements made with the said parties (if applicable)
- Centrelink documentation (if applicable)
- Notice of employment termination (if applicable)
- Any relevant legal documentation e.g. insurance claim or marital dispute etc. (if applicable)
- Any other documents that may support your application

Consumer Lending Application for Financial Assistance

Bank of Queensland Limited
ABN 32 009 656 740
GPO Box 898, Brisbane 4001
Telephone 1800 079 866
www.boq.com.au
AFSL and ACL No 244616

(for Housing, Investment, Equity, Personal Loans or Credit Cards)

Applicant 1 Details	Applicant 2 Details
Title:	Title:
Full Name:	Full Name:
Date of Birth:	Date of Birth:
Current Address:	Current Address:
Postal Address: (if different from above)	Postal Address: (if different from above)
Residential Status: Rents Owns Buying Other:	Residential Status: Rents Owns Buying Other:
Number of Dependants:	Number of Dependants:
Age of Dependants:	Age of Dependants:
Applicant 1 Contact Details	Applicant 2 Contact Details
Home number:	Home number:
Work number:	Work number:
Mobile number:	Mobile number:
Email address:	Email address:
Applicant 1 Employment Details	Applicant 2 Employment Details
Occupation:	Occupation:
Employer name:	Employer name:
Duration of employment:	Duration of employment:
Employment status:	Employment status:
Previous employer name and finish date: (if less than 2 years at current employment)	Previous employer name and finish date: (if less than 2 years at current employment)

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Applicant(s) financial Position					
Assets – the things you own			Liabilities – the money you owe		
Property Assets			Mortgages		
Address(s)	Value	Organisation	Amount owing	Credit limit	Minimum monthly payment
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
Motor Vehicle(s)			Other Loans (personal loans/finance)		
Make & Model	Value	Organisation	Amount owing	Credit limit	Minimum monthly payment
	\$		\$	\$	\$
	\$		\$	\$	\$
Total Value of motor vehicle(s)	\$		\$	\$	\$
Investments	Value	Total Value of other loans		\$	
Superannuation	\$	Other Debts			
Shares	\$	Description (outstanding rates/insurance etc)			Amount owing
Total Value of Investments/Shares	\$				\$
Other Assets	Value				\$
Contents	\$				\$
Boat/Caravan	\$				\$
Time Share	\$				\$
	\$				\$
	\$	Total Value of other debts			\$
	\$	Credit/Store Cards			
Total value of other assets	\$	Organisation	Amount owing	Credit limit	Minimum monthly payment
Bank Accounts			\$	\$	\$
Organisation	Value		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
Total value of bank accounts	\$	Total Value of Credit/Store Cards		\$	
Total value of all assets	\$	Total value of all liabilities		\$	
NET POSITION	\$				

REASON FOR APPLICATION

Please provide us with as much information below as possible. The more information that you provide the better we can understand your situation and if we can provide you with financial assistance. If there is insufficient space, please attach additional pages to this form

Please describe why you are unable to meet your financial obligation? (e.g. illness, loss of employment)

How can we assist? (reduced/deferred payments)

When do you feel you will be able to resume normal repayments?

Applicant(s) monthly financial budget

MONTHLY INCOME

Primary Income (Payslips required)

Name:	Before Tax	After Tax
	\$	\$
	\$	\$
	\$	\$
	\$	\$

Self Employed (activity statement required)

Name:	Before Tax	After Tax
Profit (attach evidence)	\$	\$

Other Income (dividends, Centrelink etc)

Name:	After Tax
	\$
	\$
	\$
	\$

Rental Income

Address:	Net Rental
	\$
	\$
	\$
	\$

Total net monthly income

\$

MONTHLY EXPENSES

Food, clothing and entertainment	\$
Utilities (i.e. power, gas phone)	\$
Insurance (i.e. home, car, life)	\$
Education	\$
Medical Costs	\$
Vehicle running costs	\$
Total loan/mortgage monthly commitments	\$
Total credit/Store card monthly commitments	\$
Other: (Please define)	\$

Total monthly commitments

\$

Total net monthly income

\$

Less total monthly commitments

\$

TOTAL SURPLUS FUNDS

\$

REQUEST FOR FINANCIAL ASSISTANCE

I/We request assistance of the following loans:

Loan/Product type:	Account number:

Citigroup Pty Limited ABN 88 004 325 080 ACL No 238098 (Citigroup) is the credit provider and issuer of BOQ Credit Cards. Bank of Queensland Limited ABN 32 009 656 740 AFSL and ACL No 244616 (Bank) distributes BOQ Credit Cards under an agreement with Citigroup. The Bank does not guarantee or otherwise support Citigroup's obligations under the credit card contract. Citigroup will be considering your application for credit card assistance.

OFFER TO REPAY

Account Number	Amount Offered	Payment Frequency (weekly, fortnightly, monthly)
	\$	
	\$	
	\$	

ARRANGEMENTS MADE WITH OTHER CREDIT PROVIDERS

Please provide the details of the credit provider, the associated loans and details of the assistance.

HAS SOMEONE PROVIDED A GUARANTEE FOR YOUR LOAN(S)?

If someone is providing a guarantee for these facilities, please provide their name and have them sign the acknowledgement at the end of the application. Please note that this is not applicable for Credit Card Products

Title:	Full name:
Title:	Full name:

Reminder: Please have the guarantor sign on the last page of the application

CUSTOMER CONSENT
(PRIVACY PROTECTION OF INFORMATION)

1. Collection and use of your personal information

Bank of Queensland Limited (ABN 32 009 656 740 AFSL and ACL No 244616) "BOQ" will use this personal information to consider your application for financial assistance in accordance with the Privacy Act 1988. I/We understand it may also be necessary to disclose certain information about me/us to regulatory and government bodies, your agents, credit and debt agencies, agents, contractors and professional advisors who assist BOQ, Citigroup Pty Limited (ABN 88 004 325 080 ACL No 238098) if you have applied for credit card assistance and mortgage insurers.

2. Authority for BOQ to verify information I/We authorise BOQ to:

- contact my/our current or past employers, my/our accountants and/or solicitors or any other relevant third party to verify the details contained in this application for financial assistance;
- obtain consumer or commercial credit information about me/us to assess my/our application for financial assistance or to review any existing credit provided by BOQ;
- give to and get from other credit providers (including any other credit provider who has loaned money to me/us), a credit report about me/us and information about my/our credit arrangements, credit worthiness, credit standing, credit history or credit capacity; and
- to disclose to a guarantor or potential guarantors any financial particulars relating to my/our accounts with BOQ and any financial information within the knowledge of BOQ in relation to my/our affairs.

3. Authority to exchange information with agents

I/We authorise BOQ to exchange information concerning my financial affairs with any person acting on my behalf, including my/our agent, accountant, BOQ financial counsellor, solicitor or broker, provided that if the information relates to my/our personal credit worthiness (including a credit report), BOQ will only give the information to a person authorised in writing by me/us to seek access to that information.

I/We authorise the person nominated below to obtain this information:

Primary Contact Name:	Business Phone
Alternate Contact Name:	Facsimile
Organisation Name:	
Postal Address:	

I/We acknowledge that if BOQ is unable to get in contact with the person nominated above then BOQ will contact me/us.

CUSTOMER GENERAL CONDITIONS

I/We warrant that all the facts and information provided to BOQ in this application are true and correct and I/we hereby acknowledge that BOQ in accepting the application has relied upon the truth and correctness of such facts.

Applicant 1 signature

/ /

Applicant 2 signature

/ /

Guarantor's Sign-off: I/We agree to BOQ considering the applicant/s Application for financial assistance. Should the application be approved, I am/we are aware that documents will be provided by BOQ outlining any changes to the applicant/s loan/s and I/we may be required to sign documents agreeing to those amendments.

Guarantor 1 signature

/ /

Guarantor 2 signature

/ /