

Hardship Application (information)

Pioneer Credit offer specifically tailored treatment for customers who are experiencing financial hardship, whether it is temporary (as is often the case), or of a more permanent nature.

If you are experiencing hardship, and you have an open account owed to Pioneer Credit, we will work with you, and may be able to vary your contract to assist you.

Our hardship process is based on the below steps:

- In circumstances where a customer verbally advises Pioneer Credit of a desire or intention to apply for a hardship variation, or when a customer sends in this written hardship application, the account will be allocated to a member of the Operations Hardship Team.
- We will attempt to contact you via telephone for initial hardship conversation as soon as practicable to complete the process verbally. If the initial contact is not at a suitable time or the information is not available we will arrange a suitable call-back appointment within the next five business days.
- We will finalise our response to your hardship application in a prompt and efficient manner - and at least within 21 days of the date you provide us all relevant information.

Your Commitment to Us

There are certain things we ask you to commit to doing in order to allow us to consider your request for hardship assistance, which will enable us to work with you to find a mutually agreeable solution;

- We ask that you provide us with reason/s you believe are the cause of your hardship,
- We ask that you work with us, and respond to reasonable requests we make both verbally and in writing to you for further information and / or documentation.

To make a written application for a hardship variation

Our customers have the option of making an application for a hardship variation over the telephone, or in writing.

To begin a written application for a variation to your credit contract due to hardship, we ask that you:

- Complete all sections contained in this document under the heading 'Financial Hardship Application (Customer to Complete)', and the 'Statement of Financial Position';
- Provide us copies of supporting documentation wherever possible, to evidence the information provided (e.g. Termination of Employment Letter, Centrelink Advice, last Tax Return, Financial Counsellor's Advice etc);
- Send the information in writing via email to finhardship@pioneercredit.com.au or via post to;

Pioneer Credit
PO Box 5673
PERTH WA 6831

On receipt of the information, Pioneer Credit will provide you with a written response to your request for hardship assistance within 21 days.

Before providing you with a written response we will contact you by telephone to request further information or to discuss any matter/s which will ensure we achieve the best outcome for both you and Pioneer Credit.

We must advise you that if we do not receive a response from you after a number of attempts, or our requests for further relevant information are not satisfied, your account will be returned to the Operations team for normal servicing.

Financial Hardship Application

(customer to complete)

Account No:

Customer 1 Details

Customer Name:
DOB:
Residential Address:

Home:
Mobile:

Email:
Number of Dependants:
Occupation:
Employer's Name:
Employer's Address:

Employer's Phone:

Customer 2/ Spouse Details (complete only where details are different to Customer 1)

Customer Name:
DOB:
Residential Address:

Home:
Mobile:

Email:
Number of Dependants:
Occupation:
Employer's Name:
Employer's Address:

Employer's Phone:

1. Please provide the reason/s you are experiencing hardship:

[Empty text box for providing reasons for hardship]

2. Please provide us an estimate of how long you feel you will be experiencing hardship, due to the reason/s you have advised us:

[Empty text box for providing estimate of hardship duration]

3. Please provide us with a proposal which you feel would allow you to reasonably meet the obligations of your contract/s.

Declaration

I / We declare that the information in this statement and the supporting documentation provided by me/us is true and correct in every detail and provides full disclosure of my/our financial circumstances sufficient for Pioneer Credit to make an informed assessment and/or decision with respect to my/our indebtedness to it.

Signature 1 _____ Print Name _____

Date ____ / ____ / ____

Signature 2 _____ Print Name _____

Date ____ / ____ / ____



Statement of Financial Position

Account No: _____

Customer 1 Details

Customer Name:
 DOB:
 Residential Address:

Home:
 Mobile:

Email:
 Number of Dependents:
 Occupation:
 Employer's Name:
 Employer's Address:

Employer's Phone:

Customer 2/ Spouse Details (complete only where details are different to Customer 1)

Customer Name:
 DOB:
 Residential Address:

Home:
 Mobile:

Email:
 Number of Dependents:
 Occupation:
 Employer's Name:
 Employer's Address:

Employer's Phone:

Monthly Income

Wages/Salary/Benefit \$ _____
 Customer 1/Self \$ _____
 Customer 2/Spouse \$ _____
 TOTAL \$ _____

Money in Bank Account \$ _____
 Customer 1/Self \$ _____
 Customer 2/Spouse \$ _____
 TOTAL \$ _____

Investments Income \$ _____
 Other Income \$ _____

TOTAL \$ _____

Monthly Expenses (for both customers)

Rent/Mortgage \$ _____
 Dependence Maintenance \$ _____
 Food \$ _____
 Electricity/Gas \$ _____
 Telephone \$ _____
 Water \$ _____
 Rates & Taxes \$ _____
 Clothing \$ _____
 Medical \$ _____
 Vehicle Expenses \$ _____
 School Expenses \$ _____
 Day Care \$ _____
 Bus/Train/Taxi Fares \$ _____
 Credit Cards \$ _____
 TOTAL \$ _____

Assets

House/Unit/Other Property

Address 1 _____ \$ _____

Address 2 _____ \$ _____

Address 3 _____ \$ _____

Motor Vehicles (Car, Truck, Motorcycle)

Make & Model _____ Reg No _____ \$ _____

Make & Model _____ Reg No _____ \$ _____

Make & Model _____ Reg No _____ \$ _____

Other Assets/Shares/Superannuation/Collectables/Other

_____ \$ _____

_____ \$ _____

_____ \$ _____

TOTAL _____ \$ _____

Liabilities

Balance Due

Mortgage to _____ \$ _____

Other to _____ \$ _____

Fines _____ \$ _____

Credit Cards _____ \$ _____

Personal Loan _____ \$ _____

TOTAL _____ \$ _____

Declaration

I / We declare that the information in this statement and the supporting documentation provided by me/us in true and correct in every detail and provides full disclosure of my/our financial circumstances sufficient for Pioneer Credit to make an informed assessment and/or decision with respect to my/our indebtedness to it.

Signature 1 _____ Print Name _____

Date ____ / ____ / ____

Signature 2 _____ Print Name _____

Date ____ / ____ / ____

