

# Financial Hardship Application

You may apply for a reduced repayment arrangement if you are suffering hardship which has resulted from an unforeseen or unexpected event. The granting of financial hardship assistance is a discretionary decision by Strategic Collections provided we are satisfied that there is reasonable cause for your inability to pay your debt in full.

## Key Components of Our Hardship Policy

### (1) Our Commitment to You

- We will communicate with you throughout the application process.
- We will give your application proper consideration.
- If we are satisfied that hardship is evident, we will work with you to reach a reasonable temporary arrangement.

### (2) Your Commitment to Us

- You will provide comprehensive supporting information/documentation with the completed application form.
- You will cooperate with us and provide further information where required.
- You will make your repayments as they fall due or contact us to make other arrangements.

Personal Information	
Full Name:	
Phone Number:	
Email:	
Address:	
Number of dependants:	

Financial Details	
Employer:	
Second Employer (if applicable):	
Other Income Sources, Investments, Benefits):	
Monthly Income Amount:	
Total value of Assets (Savings, Real Estate, Vehicles):	

Expenses/Liabilities (per month)	
Rent/Mortgage:	\$
Loan repayments:	\$
Credit Cards repayments:	\$
Utilities (ie electricity/water):	\$
Child Support paid:	\$
Vehicle Expenses (Petrol, insurance, registration):	\$
Child Care fees:	\$
Education:	\$
Living Costs (Food, Public Transport):	\$
Medical Expenses:	\$
Insurances (health):	\$
Other:	\$
Total monthly Expenses:	\$

Reason for Financial Hardship	
Description of the circumstances leading to financial hardship (e.g. job loss, medical expenses, unexpected expenses):	

Supporting Documentation	
Proof of Income:	
Bank Statements:	
Any other relevant documentation supporting your financial hardship such as a recent bill you are struggling to pay):	

Affordability	
How often can you make payments towards your debt with us (weekly/fortnightly):	
Amount:	
Commencement Date:	
How did you want to make payments:	

Declaration and Signature	
Signature:	
Date:	

## Submitting the Application

Please return the completed application form and all relevant information to:

**Email:** [scfh@strategiccollections.com.au](mailto:scfh@strategiccollections.com.au); or

**Post:** Hardship Team  
Strategic Collections  
PO Box 93, Varsity Lakes, QLD, 4227

## After Submission

Strategic Collections will respond to your application within 21 days of receiving this information from you.

## Privacy Policy

A copy of our privacy policy may be obtained from our website at [Privacy Policy - Strategic Collections](#)