

Hardship Questionnaire

It's important for you to complete this questionnaire and return it to our Hardship team as soon as possible. Whilst we understand some of these personal questions may be difficult to answer, this information will help us to provide the most suitable hardship option for you. If you need any assistance completing the form, please contact our Hardship team on 1800 333 636 or via hardship@bmwfinance.com.au. We are here to support you.

Customer Name(s):

Finance agreement number or Vehicle Registration:

1. What is the cause of your financial hardship?

Illness, injury or death of borrower

Natural disaster

Incarceration

Change in Personal Circumstances

Unemployment/reduced income

Failure of business

Family breakdown

Other _____
(Please specify)

2. When did this begin to impact you and what is the financial impact?

3. How long do you think this situation will continue?

*** If you expect your difficulties to be short term, please provide any documentation to confirm the likelihood of these changes such as – medical reports, employment contracts etc.**

Short Term (less than 6 months)

Long Term (greater than 6 months)

a. What changes in your circumstances do you expect will happen and when?

- b. Why do you think you will be unable to meet your obligations under your credit contract during this time?

4. Please propose how you would like your loan to be varied on account of your financial hardship?

- a. Please propose a reasonable plan and explanation on how you will be able to meet your obligations if hardship assistance is provided.

- b. What amount, if any, you are able to contribute to your monthly loan repayments at the moment:

\$

5. Number of dependants?

6. Please tell us anything else that may be relevant to your situation.

Financial Position Statement

1. What is your current monthly household income after Tax?

* Please provide copies of relevant documents, including recent payslips, Centrelink statements, bank statements etc. to support your declaration.

Salary	\$
Business Income	\$
Centrelink Benefits	\$
Child Support	\$
Other Income (please indicate source)	\$
	\$
a) Total Monthly Income:	\$

2. What are your household monthly living expenses?

Mortgage/Rent	\$
Council Rates	\$
Total Utilities bills (gas/water/electricity)	\$
Telephone/ Mobile	\$
Food	\$
Clothing	\$
Entertainment	\$
Insurance(s)	\$
Medical	\$
School Fees	\$
Other (please indicate type)	\$
	\$
b) Total Monthly Living Expenses:	\$

3. What are your current debts obligations and the minimum monthly repayments?

* Please include the names of the lender.

Home Loan	Balance	Monthly Payment	Amount Outstanding
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Personal Loans/ Credit Cards	Balance	Monthly Payment	Amount Outstanding
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
Other Debts	Balance	Monthly Payment	Amount Outstanding
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

4. What are your other assets and their value?

Type	Asset Value	Asset Description
Property (s)	\$	
Vehicle (s)	\$	
Superannuation	\$	
Current Bank Balance	\$	
Shares	\$	
Business Assets	\$	
Other Assets (please indicate type)	\$	
	\$	
c) Total Value of Assets:	\$	

Please return your completed Questionnaire, Financial Position Statement and all supporting documentation to our Hardship team as soon as you can within 21 days to allow us to assess your request.

Post: BMW Financial Services
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