

# Statement of financial position

Details	Borrower 1	Borrower 2
Reference Number:		
Full Name		
Address		
Phone		
Email		
Employment type		
Occupation		
No. of dependants in household		
List the ages of dependants		

Reason for Repayment Arrangement Request		
<ul style="list-style-type: none"> <li>Business/investment loss</li> <li>Carer responsibilities</li> <li>End of interest only term</li> <li>Illness</li> <li>Injury</li> </ul>	<ul style="list-style-type: none"> <li>Natural disaster</li> <li>Over committed</li> <li>Prison</li> <li>Reduced income</li> <li>Reduced employment</li> </ul>	<ul style="list-style-type: none"> <li>Relationship problems</li> <li>Unemployed</li> <li>Workplace injury</li> <li>Other (list)</li> </ul>

For help with calculation of monthly amounts, see page 6

<b>Monthly income</b>	<b>Borrower 1</b>	<b>Borrower 2</b>
After tax salary		
Govt Benefits (before any deductions)		
Family tax benefit		
Child support		
Rental income or board		
Other income		
<b>Total per borrower</b>		
<b>Combined monthly household income</b>		

<b>Monthly expenses (for all borrowers)</b>	<b>\$ Monthly</b>
<b>Housing expenses</b>	
Rent	
Rates and body corporate fees	
Home / contents insurance	
Utilities (electricity, gas, water)	
Communication (phone, internet, pay TV)	
Repairs and maintenance	
Other housing expenses	
<b>Personal / Family expenses</b>	
Food and groceries (also takeaway)	
Clothing	
Health (e.g. insurance, medical)	
Entertainment	
Personal care	
Personal insurance (e.g. life)	
Pets	
Other (e.g. subscriptions, sports, hobbies)	

<b>Monthly expenses (for all borrowers)</b>	<b>\$ Monthly</b>
Transport expenses	
Vehicle (e.g. fuel, insurance, registration)	
Public transport	
Other	
Education and children	
Children education/childcare	
Self-education	
Other (e.g. child support payment)	
<b>Total monthly household expenses</b>	

<b>Assets</b>			
Property			
Address	Owned by	Property type (home or investment)	Estimated value
Other assets (e.g. vehicles, investments, savings, tools of trade, superannuation, other - please describe)			
Details	Owned by	Estimated value	
<b>Total assets</b>			

## Debts

(e.g. home/investment property loan, vehicle loan, personal loan/overdraft, credit card, Centrelink, student loan, storecard or layby, fine/tax debt, guarantee, lease/rental contract)

	\$ Monthly repayments	\$ Balance owed	\$ Existing repayment amount
Type of debt: 1,150,000			
Owed by			
Owed to			
Security details (if any)			
Type of debt:			
Owed by			
Owed to			
Security details (if any)			
Type of debt:			
Owed by			
Owed to			
Security details (if any)			
Type of debt:			
Owed by			
Owed to			
Security details (if any)			
Type of debt:			
Owed by			
Owed to			
Security details (if any)			

Debts				
Type of debt:				
Owed by				
Owed to				
Security details (if any)				
Total debt:	Total monthly repayments:			

Summary of financial position	\$ Monthly
Total income	
Total living expenses	
Total monthly income before repayments (income less living expenses)	

Proposed Repayment Arrangement	
Provide a proposal for the Repayment restructure you are requesting	
Debt Details	Proposal
Example : \$5000 (plus interest accruing over the repayment plan)	Example: \$833 monthly for 6 months

Internal Use Only – Confirmed Debt details	Confirmed Repayment Arrangement

## **Supporting Documents:**

The following must be provided in order for us to assess your application for a repayment arrangement.

PAYG Applicants:

- Full Statement of Financial Position to be completed & signed by each applicant on title/loan.
- Most recent pay slip for each applicant.
- 3 months most recent bank statement, where wages, loans etc. are evident for each applicant.
- 3 months most recent home statement, if there is a current mortgage for each applicant.

Self-employed Applicants:

- Full Statement of Financial Position to be completed & signed by each applicant on title/loan.
- 3 months most recent business bank statements for each applicant.
- 3 months most recent bank statement, where wages, loans etc are evident for each applicant.
- 3 months most recent home statement, if there is a current mortgage for each applicant.

We may request additional information to finalise your loan application, at a later stage.

## **Signature and date**

Signature (Borrower 1)

Signature (Borrower 2)

Date

Date

## **Notes on calculating monthly amounts**

The following table will help you with calculating monthly amounts for the purposes of completing this statement of financial position.

Frequency	Calculation
Weekly Fortnightly	Multiply by 52 then divide by 12 Multiply by 26 then divide by 12