

## Hardship Information Form

*The NCC hardship provisions are designed to give regulated borrowers access to short term relief to assist them through a genuine temporary hardship situation and resume their repayments after the hardship event. **They are not a long term solution.** Please supply as much relevant information as possible to help us to find the most suitable approach to help you through your short term hardship.*

If you are unable to meet your obligations under your credit contract, we may consider postponing certain repayments, changing your loan term, or varying your credit contract in another way to assist you to meet your financial obligations while you are experiencing hardship. We assess all hardship applications on a case-by-case basis.

If we consider an alternate payment arrangement will not assist you, or if you do not give us enough information to make an assessment, we may reject your request for hardship.

If you have questions, please call us on **+61 2 3820 1420** or email **loans@blockgainer.com**.

To apply for hardship relief, please complete this form and email it to **loans@blockgainer.com** or mail it to **U17, 13 Hickson Road, Dawes Point 2000**.

Your name:	
Address:	
Phone number(s):	
Email address:	
Loan number (if known)	
Reason you are experiencing hardship:	
Have you provided supporting documents? <i>(for required supporting documents, see below)</i>	
<input type="checkbox"/> YES <input type="checkbox"/> No	
Expected duration of your hardship:	

Loans made by Web3 Loans Pty Ltd ACN 668 516 952 are managed by WEB3 Ventures Pty Ltd t/as Block Gainer ACN 655 090 869, Credit Representative (No. 551024) of Mortgage Direct Pty Limited ACN 075 721 434 Australian Credit Licence 391876.

How would you like us to change your loan terms to assist you during your period of hardship?	
<input type="checkbox"/> reduce repayments and extend the contract term	(provide details)
<input type="checkbox"/> postpone repayments	(list payment dates)
<input type="checkbox"/> other	(provide details)
Is there any further information you would like us to know?	

### Suggested supporting documents

#### Illness

- Medical certificate confirming sickness/illness, time off work, and prognosis for an anticipated date of return to work.
- Employer's letter confirming time off work and expected return date.
- Two current payslips.

#### Maternity leave

- Medical certificate confirming pregnancy and when baby is due, or letter from employer confirming pregnancy and length of unpaid maternity leave to be taken.
- Two current payslips.

#### Work related injury

- Letter from employer confirming workers compensation payments, anticipated date of return to work, and salary on recommencement of work.
- Letter from solicitor confirming progress of claim and expected settlement date.
- Confirmation of income being received.
- Two previous payslips confirming income at full capacity.

#### Unemployed

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- Documentation confirming unemployment (ie separation certificate or termination letter).
- If redundant, redundancy certificate that includes redundancy payments.
- Two previous payslips from previous employer or, if the hardship application relates to past unemployment, two current payslips or new employment contract.
- Documentation confirming registration as unemployed with Centrelink.

#### **Income reduction**

- Documentation from employer showing reduction in income and anticipated date, if any, when income will return to previous levels.
- If nature of employment or employer has changed, reason for change and documentation showing the actual reduction in income experienced.

#### **Deceased borrower**

- Death certificate.
- Documentation indicating anticipated date of probate, release of insurance funds etc.

#### **Relationship breakdown**

- Nature of relationship breakdown, including documentation of any Family Court Orders granted or anticipated granting of such orders if applicable.

#### **Business failure**

- If business has completely failed, documentation confirming receivership, administration, liquidation or closure of business.
- If business is not achieving anticipated profits/suffering from downturn, documentation from an accountant (preferably) that includes latest and previous year's profit and loss statement and balance sheet.