

Financial difficulty means you are unable to repay what you owe and are experiencing difficulty meeting your repayment obligations. This can be as a result of an unexpected event or unforeseen changes outside your control. A guarantor's financial situation can be impacted in the same way when a demand for payment under a guarantee is made.

In line with the Banking Code of Practice and National Credit Code, we have a policy in place to help customers (including joint account holders) and guarantors experiencing genuine difficulty meeting repayments or hardship.

WHO ARE WE AND WHEN SHOULD YOU USE THIS APPLICATION?

In relation to an application for Financial Assistance for your Virgin Money home loan, Bank of Queensland Limited ("BOQ"), as the credit provider of the loans will be working with you and assessing your application. Where you also apply for financial assistance in relation to any Virgin Money credit cards, Citigroup Pty Ltd ("Citigroup") as the credit provider of the credit cards will be assessing your application with respect to the credit cards only.

We establish procedures in this form to assist customers making applications for financial assistance in circumstances of financial difficulty, and information provided by you in this form will be passed to the relevant party for consideration. If you prefer, you may also elect to contact Citigroup or BOQ directly to make a hardship application.

In this form, a reference to 'we' means the credit provider who is the provider of your Virgin Money home loan or your Virgin Money credit card, as the case requires.

What should you do if you are suffering hardship or having financial difficulties? Customers who are unable to meet their credit repayment obligations, as a result of financial difficulties, can apply to us for assistance.

Customers or their representative should contact us as soon as possible to discuss options available. Guarantors who have received a demand for payment and are experiencing financial difficulty should also contact us as soon as possible to discuss options available.

Under the National Credit Code, customers suffering a sudden or unexpected change to their personal circumstances through illness, unemployment or another reasonable cause and who still expect to be able to meet their credit obligations with assistance from the credit provider, can apply for assistance.

Examples of the types of assistance that we may provide include flexibility in meeting your scheduled repayments, or an extension of your loan term or meeting a payment obligation.

WHAT WILL WE DO?

- We will review each application on its merits.
- We may offer assistance to those customers or guarantors who are assessed to be suffering genuine financial difficulties or hardship but who will still be able to meet their repayment obligations if assistance is provided.
- We may contact you if further supporting documentation/information is required, to better understand your situation. Otherwise a response to your application will be provided in writing to you.

We will provide the guarantor with written notice if the borrower has advised us that they are experiencing financial difficulty which has resulted in a change to their loan.

For more information about our processes for working with customers in Financial Difficulty please refer to our website:

www.virginmoney.com.au/home-loans or contact the Customer Assistance Team on **1800 701 997**, Monday – Friday 8.30am – 5pm AEST.

HOW DO YOU APPLY?

- Complete this application form and attach copies of all supporting information (as detailed below).
- Once completed return your documents to our team via email or regular mail
Scan and Email: customerassistanceteam@virginmoney.com.au **Mail:** Customer Assistance Team, GPO Box 898, Brisbane, QLD 4001
- If you need any assistance please call our Customer Assistance Team on 1800 701 997, Monday – Friday 8.30am – 5pm AEST

WHAT SUPPORTING INFORMATION IS REQUIRED

- | | |
|---|---|
| <input type="checkbox"/> PAYG – 2 most recent pay slips for each borrower | <input type="checkbox"/> Child support documents (if applicable) |
| <input type="checkbox"/> Self Employed – Profit and Loss statement in MYOB format to the last calendar month | <input type="checkbox"/> Medical certificate or any relevant medical documents showing return to work date (if applicable) |
| <input type="checkbox"/> Rental Income – current signed lease agreement or agents statement | <input type="checkbox"/> Copies of any outstanding accounts e.g. tax, rates etc and any arrangements made with the said parties (if applicable) |
| <input type="checkbox"/> Security is being sold or on the market – Copy of the signed agents listing with selling price shown and/or a full copy of the signed 'Contract of Sale' | <input type="checkbox"/> Centrelink documentation (if applicable) |
| <input type="checkbox"/> The most recent statement on ALL non-BOQ credit cards, transaction accounts and loan facilities | <input type="checkbox"/> Notice of employment termination (if applicable) |
| | <input type="checkbox"/> Any relevant legal documentation e.g. insurance claim or marital dispute etc. (if applicable) |
| | <input type="checkbox"/> Any other documents that may support your application |

Application for Financial Assistance (for Home Loans and Credit Cards)

APPLICANT 1 DETAILS	APPLICANT 2 DETAILS
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Title:	Title:
Full name:	Full name:
Date of birth: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Date of birth: <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Current address:	Current address:
Postal address (if different from above)	Postal address (if different from above)
Residential status: Rents <input type="checkbox"/> Owns <input type="checkbox"/> Buying <input type="checkbox"/> Other <input type="checkbox"/>	Residential status: Rents <input type="checkbox"/> Owns <input type="checkbox"/> Buying <input type="checkbox"/> Other <input type="checkbox"/>
Number of dependants:	Number of dependants:
Age of dependants:	Age of dependants:

APPLICANT 1 CONTACT DETAILS	APPLICANT 2 CONTACT DETAILS
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Home number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Home number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Work number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Work number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Mobile number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Mobile number: <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Email address:	Email address:

APPLICANT 1 EMPLOYMENT DETAILS	APPLICANT 2 EMPLOYMENT DETAILS
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Occupation:	Occupation:
Employer name:	Employer name:
Duration of employment:	Duration of employment:
Employment status:	Employment status:
Previous employer name and finish date: <small>(if less than 2 years at current employment)</small>	Previous employer name and finish date: <small>(if less than 2 years at current employment)</small>

Application for Financial Assistance

(for Home Loans and Credit Cards)

APPLICANT(S) FINANCIAL POSITION					
Assets - The Things You Own			Liabilities - The Money You Owe		
PROPERTY ASSETS			MORTGAGES		
Address	Value	Organisation	Amount owing	Credit limit	Minimum monthly payment
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
MOTOR VEHICLE(S)			OTHER LOANS (PERSONAL LOANS/FINANCE)		
Make & model	Value	Organisation	Amount owing	Credit limit	Minimum monthly payment
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
Total value of motor vehicle(s)	\$	Total value of other assets	\$		
INVESTMENTS		VALUE			
Superannuation	\$	Description (outstanding rates/insurance etc)		Amount owing	
Shares	\$			\$	
Total value of investments/shares	\$			\$	
OTHER ASSETS		VALUE			
Contents	\$			\$	
Boat/caravan	\$			\$	
Time share	\$			\$	
	\$	Total value of credit/store cards		\$	
	\$	CREDIT/STORE CARDS			
Total value of other assets	\$	Organisation	Amount owing	Credit limit	Minimum monthly payment
BANK ACCOUNTS			\$	\$	\$
Organisation	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
	\$		\$	\$	\$
Total value of bank accounts	\$	Total value of credit/store cards		\$	
Total value of all assets	A \$	Total value of all liabilities		B \$	
NET POSITION	A MINUS B	\$			

Application for Financial Assistance (for Home Loans and Credit Cards)

REASON FOR APPLICATION

Please provide us with as much information as possible. The more information that you provide the better we can understand your situation and if we can provide you with financial assistance. If there is insufficient space, please attach additional pages to this form.

Please describe why you are unable to meet your financial obligation? (e.g. illness, loss of employment)

How can we assist? (reduced/deferred payments)

When do you feel you will be able to resume repayments?

APPLICANT(S) MONTHLY FINANCIAL BUDGET

Monthly Income - Individually

PRIMARY INCOME (PAYSLIPS REQUIRED)

Name	Before tax	After tax
	\$	\$
	\$	\$
	\$	\$
	\$	\$

SELF EMPLOYED (ACTIVITY STATEMENT REQUIRED)

Name	Before tax	After tax
Profit (attach evidence)	\$	\$

OTHER INCOME (DIVIDENDS, CENTRELINK ETC)

Name	After tax
	\$
	\$
	\$
	\$

RENTAL INCOME

Address	Net rental
	\$
	\$
	\$
	\$

Total net monthly income

A

\$

Monthly Expenses - Combined

Food, clothing and entertainment	\$
Utilities (i.e. power, gas, phone)	\$
Insurance (i.e. home, car, life)	\$
Education	\$
Medical costs	\$
Vehicle running costs	\$
Total loan/mortgage monthly commitments	\$
Total credit/store card monthly commitments	\$
Other: (Please define)	\$

Total monthly commitments

B

\$

Total net monthly income

A

\$

Less total monthly commitments

B

\$

TOTAL SURPLUS FUNDS

A MINUS B

\$

PRIVACY NOTIFICATION AND CONSENT

This Privacy Notification and Consent explains how:

- the credit provider for your home loans, Bank of Queensland Limited ABN 32 009 656 740 ACL 244 616 ('BOQ'); and
- where your application also includes an application for credit card assistance on Virgin Money credit cards – the credit provider for these credit cards, Citigroup Pty Ltd ABN 88 004 325 080 ACL 238098 ("Citigroup"); and
- Virgin Money (Australia) Pty Limited ('VMA'), collect, use and disclose your personal information (including credit information). References to 'you' or 'your' relate to all applicants in this application.

If you apply for home loan financial assistance, then in respect of that application a reference to "we", "our" or "us" in this Privacy Notification & Consent will include a reference to Bank of Queensland Limited ABN 32 009 656 740 ACL 244 616.

If you also apply for credit card financial assistance, then in respect of that application:

- a reference to "we", "our" or "us" in this Notification & Consent will include a reference to Citigroup Pty Ltd ABN 88 004 325 080 ACL 238098 ("Citigroup");
- and any information relevant to guarantors will not apply with respect to the credit card financial assistance application.

If at any time you supply us with personal information about another person, you should ensure that you are authorised to do so and you agree to inform that person of our identity and the content of this Notification & Consent.

Collection and use of personal information

We are required to consider your application for financial assistance under the National Consumer Credit Protection Act 2009. In order to accurately assess your application, we require you to provide specific information, including personal information. We will collect and use this personal information to consider your application for financial assistance in accordance with the Privacy Act 1988 ('Privacy Act').

Where your application relates to a home loan, we will also comply with the BOQ Privacy Policy. Where your application relates to a credit card, Citigroup's Privacy Policy will also apply. Virgin Money will comply with Virgin Money's Privacy Policy.

You understand it may also be necessary to disclose certain information about you to:

- regulatory and government bodies,
- your or our agents,
- credit and debt agencies,
- contractors and professional advisors who assist us, and
- mortgage insurers.

Credit information

To the extent that your application for credit assistance is or contains credit information under the Privacy Act, then in addition to the general privacy policies described above:

- Where your application relates to a home loan, then we will also comply with the specific credit information provisions contained in BOQ's Privacy Policy; and
- Where your application relates to a credit card, we will comply with Citigroup's Credit Reporting Policy.

Credit information collected by BOQ may be exchanged with the credit reporting body, Veda Information Services & Solutions Ltd.

Credit information collected by Citigroup may be exchanged with the following credit reporting bodies:

- Veda Advantage;
- Experian; and
- Dunn & Bradstreet.

Virgin Money, BOQ and Citigroup will not disclose personal information or credit information (where applicable) provided in an application for financial assistance to any entity that does not have an Australian link.

Authority to verify information

You authorise us to:

- contact your current or past employers, your accountants and/or solicitors or any other relevant third party to verify the details contained in this application for financial assistance;
- obtain individual or commercial credit information about you to assess your application for financial assistance or to review any existing credit provided by BOQ or Citigroup (as relevant);
- give to and get from other credit providers (including any other credit provider who has loaned money to you), a credit report about you and information about your credit arrangements, credit worthiness, credit standing, credit history or credit capacity; and
- to disclose to a guarantor or potential guarantors any financial particulars relating to your accounts with us and any financial information within the knowledge of BOQ or Virgin Money in relation to your affairs.

Authority to exchange information

You authorise us to exchange information concerning your financial affairs with any person acting on your behalf, including Citigroup, your financial counsellor or representative rather than dealing with you. We will only give the information to a person authorised in writing by you to seek access to that information.



Application for Financial Assistance (for Home Loans and Credit Cards)

You, the applicant/s, authorise the person nominated below to obtain this information:

Primary contact name:	Business phone:
Alternate contact name:	Fax:
Organisation name:	
Postal address:	

You, the applicant/s, acknowledge that if we are unable to get in contact with the person nominated above then we will contact you.

Access and Correction

You have the right to access or seek correction of the personal information held by us or Virgin Money about you. Please refer to our or Virgin Money's Privacy Policy (as relevant) for further information in relation to applying for access or correction of your personal information, or in relation to our or Virgin Money's complaints handling process. If your application also relates to credit card assistance for Virgin Money credit cards, see also the Citigroup Privacy Policy, and if your application relations to home loan assistance, see also the BOQ Privacy Policy.

Where credit information is involved, please see the credit information policies of the relevant entities (in the case of BOQ, the credit information provisions contained in the BOQ Privacy Policy).

You may obtain a copy of the current Virgin Money Privacy Policy or Credit Information Policy by:

- emailing Virgin Money at **privacy@virginmoney.com.au**;
- visiting the website at **virginmoney.com.au**; or by
- telephoning Virgin Money's Privacy Officer on **+61 2 8222 8000**.

You may obtain a copy of the current BOQ Privacy Policy by:

- visiting a BOQ branch
- visiting the website at **boq.com.au**; or by
- telephoning BOQ on **1300 55 72 72**.

You may obtain a copy of the current Citigroup Privacy Policy or Credit Reporting Policy by:

- emailing Citigroup at **privacy.officer@citi.com**;
- visiting the website at **citigroup.com.au**; or by
- telephoning Citigroup on **13 24 84**.

Contact us

If you have any questions regarding this form, or our handling of personal information or credit information, please email your enquiry to **customerassistanceteam@virginmoney.com.au** or contact us on **1800 701 997**.

If you want, you can also provide details of any request or complaint to us to forward to the relevant credit.

APPLICANT/S ACKNOWLEDGEMENT

I/We, the applicant/s, warrant that all the facts and information provided in this application are true and correct and I/we hereby acknowledge that, BOQ and Citigroup (as relevant) in accepting this application have relied upon the truth and correctness of such facts.

- An applicant can individually apply for financial assistance. Only one applicant's signature is required within the Applicant signature blocks below if this application is being made by a single account holder.

Applicant 1 signature

/
/

Applicant 2 signature

/
/

A guarantor can individually apply for financial assistance. Only one guarantor's signature is required within the Guarantor signature blocks below if this application is being made by a single guarantor.

Guarantor's Sign-off: I/We, the guarantor/s, agree to BOQ (where this application relates to a home loan) considering the applicant/s Application for Financial Assistance on the home loans. Should the application be approved, I am/we are aware that documents will be provided by BOQ outlining any changes to the applicant/s loan/s and I/we may be required to sign documents agreeing to those amendments.

Guarantor 1 signature

/
/

Guarantor 2 signature

/
/