

Financial hardship relief guide



About this guide

This is your guide to claiming financial hardship relief. It explains what you need to do — and when — and the supporting documents required to help us assess your claim.

Please return to:

ING DIRECT
Hardship Team
GPO Box 4094
Sydney, NSW, 2001

OR scan and email to:

collections.hardship@ingdirect.com.au

Need help?

You can reach our Hardship Team on 1300 349 166 (select Option 2 on the greeting menu), 8.45am–5pm Monday–Friday.

What to do

1. Complete the Statement of Financial Position (all customers) – you can download it at ingdirect.com.au
2. Compile the relevant documentation to support your application (for examples see below)
3. Send in the above within 21 days of having advised us that you need help

What happens next

Once we receive your paperwork, we'll be in touch should any questions crop up. We'll write to you with an outcome as soon as our assessment is complete.

Supporting documents (copies rather than originals please)

Illness	Medical certificate or workers compensation certificate supporting sickness/illness/injury, time off work and anticipated date of return to work
Maternity leave	Medical certificate confirming pregnancy and due date, and a letter from employer confirming pregnancy and length of unpaid maternity leave
Income reduction (employed)	Letter from employer confirming income reduction or payslips
Income reduction (self employed)	Documentation (preferably from an accountant) confirming income reduction and the date earnings expected to get back to 'normal'
Unemployed or redundancy	Documentation confirming unemployment, such as separation certificate and/or Centrelink benefits confirmation
Deceased borrower	The Death Certificate and Will
Workers' compensation	Documentation from employer confirming payments and anticipated return-to-work date, plus documentation from solicitor outlining the case/claim and its current status
Relationship breakdown	Documentation confirming nature of relationship split and, where available or applicable, evidence from the Family Court and/or solicitors
Business failure	Documentation confirming receivership, administration or closure of business