

# Application for financial support

If something has happened and you're finding it hard to make your repayments, complete this application form so we can assess your situation and advise if we can assist.

## Before you start

To help us understand your situation, we will need to review your financial position. You only need to include your income, your assets and liabilities and the share of expenses you pay.

## Need help?

You can speak with one of our Financial Support representatives on 1300 349 166 (select Option 4 on the greeting menu), 8:45am to 5pm Monday to Friday AEST excluding national holidays and NSW state based holidays.

## Statement of financial position

### Step 1: Personal information

#### Customer 1

First name

Surname

Contact number

Email address

#### Residential address

Unit number  Street number

Street name

Suburb

State  Postcode

#### Customer 2 (if applicable)

First name

Surname

Contact number

Email address

#### Residential address

Unit number  Street number

Street name

Suburb

State  Postcode

### Step 2: Accounts Requiring Assistance

Indicate the ING accounts you are requiring financial hardship support with:

Account Type

Account Number

If you are currently paying your ING accounts via Direct Debit/ Auto Pay, please indicate if you would like this suspended whilst we are assessing your request for financial hardship support.

By suspending the direct debit, your account may fall into arrears or further into arrears due to the required payments not being received. The outcome of the financial support request is subject to our assessment. If the financial support request is declined, your direct debits will recommence and any arrears will be due and payable.

Yes, suspend my direct direct

No, don't suspend my direct debit

### Step 3: Income

Occupation(s)

Source of income(s)

If Other, please give details

Industry

Personal income (monthly after tax)

Any investment income (monthly after tax)

Other Household income (monthly after tax)

Occupation(s)

Source of income(s)

If Other, please give details

Industry

Personal income (monthly after tax)

Any investment income (monthly after tax)

Other Household income (monthly after tax)



## Step 4: Expenses, Liabilities & Assets

**General Expenses** - List the amount of each expense listed below. Leave blank if expense is not applicable.

	Monthly (\$)		Monthly (\$)
Council rates / strata fees	<input type="text"/>	Food / Groceries	<input type="text"/>
Rent / Board	<input type="text"/>	Utilities (water, electricity, gas)	<input type="text"/>
Mobile / Internet / Telephone	<input type="text"/>	Entertainment / Subscriptions	<input type="text"/>
Travel / Fuel	<input type="text"/>	Schooling / Child Care	<input type="text"/>
Medical Expenses / Health Fund	<input type="text"/>	Child support/ maintenance	<input type="text"/>
Property / Content Insurance	<input type="text"/>	Other	<input type="text"/>
Vehicle Loan or Lease	<input type="text"/>	Other	<input type="text"/>
Vehicle Insurance	<input type="text"/>	Other	<input type="text"/>

**Loan Repayments** - For all loans you have, including those with other institutions, list their current balance and normal repayments.

Loan Type e.g. mortgage, credit card, vehicle loan, HECS, payday loans	Institution (if applicable)	Balance	Total Monthly Repayment
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Assets** - List down your share of all assets you have, including property and vehicles (whether paid in full or still has a balance), savings and redraw accounts, superannuation and shares.

Asset Type e.g. house, car, truck, caravan, savings, shares, superannuation	Institution (if applicable)	Asset value
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

If you run out of room in any of the above sections, you can use the further details section below

## Step 5: Further details

Please outline the reason(s) you are experiencing financial hardship and when you think your circumstances will change. Let us also know if you can make some repayments towards your account(s). Let us also know what type of assistance you require if you know how we can assist you.



## Step 6: Declarations (mandatory)

By signing below, I/We declare that:

- all information is true and correct as at the date of this application and ING will rely on the information provided;
- I/we consent to the collection of my/our personal information including sensitive personal information; and
- ING will disclose details of this financial support request to any co-borrowers and guarantors to the ING Loan (If you have any questions or concerns, please call our Financial Support Team on 1300 349 166 Monday to Friday 8.45am to 5.00pm (EST) or email us at [financialsupport@ing.com.au](mailto:financialsupport@ing.com.au))

### Signature Customer 1

Date (DD/MM/YY)

 /  / 

### Signature Customer 2 (if applicable)

Date (DD/MM/YY)

 /  / 

## Step 7: Please return to

**Scan and email to:**  
[financialsupport@ing.com.au](mailto:financialsupport@ing.com.au)

**OR, return by post to:**  
ING  
Financial Support Team  
GPO Box 4094  
Sydney NSW 2001

## Need help?

You can reach our Financial Support Team on **1300 349 166** (select Option 4 on the greeting menu), 8.45am–5pm Monday–Friday.

## Appointment of an Authorised Agent

**You can appoint a third-party representative to represent you or advocate on your behalf about an ING debt or financial hardship arrangement in any of the following ways:**

- Provide a completed 3rd party Authorised Representative form (e.g., Financial Counsellor authorisation form), or
- Provide your authorisation in writing, or
- By calling ING and providing your verbal authorisation, or
- Provide a completed ING “Appointment of Representative” form, this form is located on [ing.com.au](http://ing.com.au)

**The following information about the authorisation must be provided:**

- Customer’s full name, date of birth and residential address
- The name of the lender (ING) and account number for which the authorisation is provided
- Full name, address and contact details (telephone and email) of the authorised third party, individual representative or agency (including credit licence number or Financial Counsellor registration number)
- The reason for the authorisation provided
- Whether the authorisation is ongoing or whether strictly limited to a specific purpose or timeframe

## What happens next?

Once we receive your application we will contact you to discuss your situation and let you know if we can assist. At this stage, we do not require supporting documents. If we do, one of our Financial Support representatives will let you know. If you do not provide all of the required information, your request for financial hardship will be declined due to non-receipt of information and your account may return to collections activity if it remains overdue and/or over the credit limit.

**Privacy Statement:** ING collects the personal information – including the sensitive information – set out in this Statement of Financial Position and any subsequent dealings with you for the purposes of assessing your application for hardship relief. If the information is not complete or accurate this may affect ING’s ability to assist you. By submitting this statement of Financial Position, you agree that ING may exchange information with credit reporting bodies, other lenders, loan mortgage insurers (if applicable to the loan) and any guarantors and any authorised agent appointed in order to assess and/or administer your claim. See our Privacy Policy at <https://www.ing.com.au/privacy.html> or call 133 464 for information about how we handle your personal information, how you can access your personal information that we hold and seek the correction of that information; and how you may complain about a breach of the Australian Privacy Principles, Part IIIA of the Privacy Act, or the Credit Reporting Privacy Code, and how we will deal with such a complaint.

**Note:** if you have given any information about another person please tell them that you have provided their details to ING. For joint applicants, ING assumes that all applicants have made the hardship relief application together and are aware of the application being made. If this is not the case, please call our Financial Support Team on 1300 349 166 Monday to Friday 8.45am to 5.00pm (EST) or email us at [financialsupport@ing.com.au](mailto:financialsupport@ing.com.au).

