

Request for Further Information

in relation to your Hardship Notice given to Hino Financial Services (Commercial)

ACCOUNT DETAILS

Loan contract number(s)

Vehicle registration number(s)

Company/Business name

ABN

Is the company/business still registered and trading?

 No Yes

Business address

Postcode

PERSONAL DETAILS

DIRECTOR/GUARANTOR 1

Given name(s)

Surname

Residential address

Postcode

Mailing address (if different to your residential address)

Postcode

Email address

Mobile phone number

Home phone number

Work phone number

Preferred contact method

 Paper Electronic

Marital status

Number of dependants

Age(s) of dependants

Current employer's name

DIRECTOR/GUARANTOR 2

Given name(s)

Surname

Residential address

Postcode

Mailing address (if different to your residential address)

Postcode

Email address

Mobile phone number

Home phone number

Work phone number

Preferred contact method

 Paper Electronic

Marital status

Number of dependants

Age(s) of dependants

Current employer's name


MONTHLY INCOME DETAILS

DIRECTOR/GUARANTOR 1

After tax salary per month		\$
Pension		\$
Family allowance		\$
Newstart allowance		\$
Partner's income (if applicable)		\$
Child support		\$
Other government benefits		\$
Other income e.g. rental income		\$
Specify type		\$

DIRECTOR/GUARANTOR 2

After tax salary per month		\$
Pension		\$
Family allowance		\$
Newstart allowance		\$
Partner's income (if applicable)		\$
Child support		\$
Other government benefits		\$
Other income e.g. rental income		\$
Specify type		\$

 Please provide evidence of income such as two most recent payslips, tax return, PAYG summary, Centrelink documentation or Family Assistance statement

ASSETS

Type of Asset	Estimated Value
Residential property – Specify address	\$
Investment property – Specify address	\$
Vehicle 1 – Specify make, model & year	\$
Vehicle 2 – Specify make, model & year	\$
Superannuation	\$
Savings	\$
Household furniture	\$
Shares	\$
Other – Specify	\$
TOTAL	\$

LIABILITIES

Type of Liability	Date Account Opened	Balance Outstanding	Monthly Repayment
Rent/Board			\$
Residential Mortgage	With	Original loan amount \$	/ / \$
	Current rate %	Original term Years	
Investment Mortgage	With	Original loan amount \$	/ / \$
	Current rate %	Original term Years	
Secured Loan with	/ /	\$	\$
Secured Loan with	/ /	\$	\$
Personal/Unsecured Loan with	/ /	\$	\$
Personal/Unsecured Loan with	/ /	\$	\$
Credit Card with	/ /	Credit limit \$	\$
Credit Card with	/ /	Credit limit \$	\$
Credit Card with	/ /	Credit limit \$	\$
Credit Card with	/ /	Credit limit \$	\$
Other – Specify	/ /	\$	\$
TOTAL		\$	\$

GENERAL LIVING EXPENSES PER MONTH

Food & Groceries – <i>Includes</i> essential food & groceries, non-alcoholic beverages, toiletries, cleaning products, pet food/accessories & non-prescription medicines. Excludes alcoholic drinks, dining out, coffee, takeaway & home delivered food.	\$
Home/Utilities/Whitegoods/Repairs – <i>Includes</i> energy costs (electricity, gas, heating etc), water/sewage & council rates. Whitegoods purchases, general basic household fixtures, repairs & maintenance of general household fixtures etc. Excludes body corporate & land tax.	\$
Public Schooling/Higher Education – <i>Includes</i> all public school related expenses e.g. school tuition, school sports fees, books. University, TAFE & community colleges. Excludes HECS.	\$
Personal/Health Care & Pet Care – <i>Includes</i> all basic health related costs for GP, prescriptions, pharmaceuticals, dental, optical, nursing home charges, physiotherapy & specialists. All personal care products, cosmetics, hair services etc. General pet care & vet fees. Excludes health insurance & pet insurance.	\$
Clothing/Footwear-Dependents – Clothing & footwear for dependent children.	\$
Childcare – Pre-school, nannies & childcare services.	\$
Communication & Connectivity – Mobile (purchase & charges), telephone, internet accounts/charges & smart watches etc.	\$
Insurance-House & Contents – Primary residence house & contents insurance.	\$
Homewares, Appliances & Furnishings – <i>Includes</i> brown goods/small electrical appliances, gardening, lawnmowers, stationery, cutlery & crockery.	\$
Clothing/Footwear-Adult – <i>Includes</i> travel goods & handbags, men's & women's clothing & footwear. Excludes jewellery & watches.	\$
Lifestyle/Recreation/Alcohol/Sports – Dining out, home delivery meals, bars, alcoholic beverages, domestic travel/holidays, music, entertainment such as movie/theatre, expenses relating to sports & hobbies.	\$
Subscription/Membership/Expert Fees – Magazines, books, newspapers, media streaming subscriptions (e.g. Netflix & Spotify) & memberships. Includes basic legal/accountant fees.	\$
Vehicles – All motor vehicle running costs, e.g. fuel, rego, CTP, tolls, repairs & maintenance, regular service, parking fees & driving lessons.	\$
Transport – Public transport, taxis & ride-sharing fares etc.	\$
Insurance-Motor Vehicle – Comprehensive vehicle etc. Excludes CTP.	\$
Insurance-Health/Personal & Other – Private health/medical insurance, life, sickness, personal accident insurance, pet insurance & other asset insurance e.g. bike, caravan, boat. Any insurances not elsewhere classified.	\$
Child/Spousal Maintenance – Alimony or maintenance payments.	\$
Private Schooling & Tuition – All private school related expenses, e.g. private & independent school tuition, school sport fees, books, school events, excursions & private tuition.	\$
Gambling & Tobacco – All gambling (e.g. lottery tickets, poker machines & sports betting), tobacco, cigars, cigarettes & e-cigarettes.	\$
Primary Home-Land Tax & Body Corp – Land tax & body corporate fees related to the primary residence.	\$
Investment/Second Property Expenses – All expenses related to investment/secondary properties including property management fees, body corporate, land tax, council rates, real estate fees, insurance, utilities, repairs, maintenance & all furnishings.	\$
Other – Overseas holidays, donations, recreational asset purchase, house renovations/improvements, maintenance & registration (e.g. boat, caravan & motor cycle), household services (e.g. cleaning & gardening), jewellery, watches & all other expenses not listed above.	\$
TOTAL PER MONTH	\$

BACKGROUND TO HARDSHIP

Reason for financial difficulty

<input type="checkbox"/> Loss of contract	<input type="checkbox"/> Natural disaster	<input type="checkbox"/> Illness or injury	<input type="checkbox"/> Over commitment	<input type="checkbox"/> Reduction of income
<input type="checkbox"/> Illness or injury of family member	<input type="checkbox"/> Other ► Specify			
<input type="checkbox"/> Accident ► Are you eligible for compensation?				
<input type="checkbox"/> No <input type="checkbox"/> Yes ► How much? \$	When do you anticipate compensation being paid?			/ /

Approximately what date did these financial difficulties commence?	/ /
What date do you expect to be able to resume your full contractual repayments?	/ /

BACKGROUND TO HARDSHIP *continued*

Briefly describe your circumstances

 Please provide evidence of your hardship such as a current Statement of Cash Flows, Profit & Loss Statement, Balance Sheet, medical certificate, etc

How long do you expect to be affected by these difficulties and how do you anticipate your situation changing?

If you are not currently in paid employment and are searching for work, when you find suitable employment what do you expect your gross (before tax) monthly wage/salary to be?

\$

Did you have Finance Protection Insurance, Payment Protection Insurance or Consumer Credit Insurance financed on your loan contract?

<input type="checkbox"/> No	<input type="checkbox"/> Yes	▶ If 'Yes', have you lodged a claim?	<input type="checkbox"/> No	<input type="checkbox"/> Yes	▶ If 'Yes', specify date claim was lodged		/		/	
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PROPOSAL FOR ASSISTANCE

What assistance do you require? (*select the most appropriate assistance for your situation*)

<input type="checkbox"/> Postpone my repayments for a period of:	<input type="checkbox"/> 1 month	<input type="checkbox"/> 2 months	<input type="checkbox"/> 3 months	<input type="checkbox"/> Other ▶ Specify		months
<input type="checkbox"/> Reduce my repayments for a period of:	<input type="checkbox"/> 1 month	<input type="checkbox"/> 2 months	<input type="checkbox"/> 3 months	<input type="checkbox"/> Other ▶ Specify		months
How much are you currently able to afford towards the repayments per month?						\$ <input type="text"/>
<input type="checkbox"/> Continue with my normal repayments and request assistance with my missed repayments						
<input type="checkbox"/> Extend the loan term to reduce ongoing payments						


OR – Please provide a description of some other proposal

Note: Should we accept your hardship request, we will need to speak with you to agree on a suitable variation to your credit contract.

DECLARATION

Each of the directors/guarantors warrant that, to the best of their knowledge, the information above is true and correct and they consent to its collection by Hino Financial Services and use or disclosure as detailed in the Hino Financial Services Privacy Policy (www.hinofinance.com.au).


Signature of Director/Guarantor 1



Date

/ /

Signature of Director/Guarantor 2



Date

/ /

Please return the completed form to: Hardship Team, PO Box 9215, Scoresby VIC 3179

T 1800 446 473 E hardship@hinofinance.com.au
hinofinance.com.au

Hino Financial Services is a division of Toyota Finance Australia Limited ABN 48 002 435 181, AFSL and Australian Credit Licence 392536

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