Frequent Asked Questions for Hardship Application

1. How do I apply for hardship?

- Ask for a Statement of Financial Position from branch and provide supporting documents as below and send to your reporting branch (Please refer Credit Guide for contact details).
- Supporting Documents are:

a. Illness: Medical certificate or workers compensation certificate supporting sickness/illness/injury, time off work and anticipated date of return to work
b. Maternity leave: Medical certificate confirming pregnancy and due date, and a letter from employer confirming pregnancy and length of unpaid maternity leave
c. Income reduction (employed): Letter from employer confirming income reduction or payslips
d. Income reduction (self-employed): Documentation (preferably from an accountant) confirming income reduction and the date earnings expected to get back to 'normal'
e. Unemployed or redundancy: Documentation confirming unemployment, such as Employment Separation Certificate including a reason other than resignation or retirement and/or Centrelink benefits confirmation
f. Deceased borrower: The Death Certificate and copy of the Will / Probate
g. 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
h. Relationship breakdown: Documentation confirming nature of relationship split and, where available or applicable, evidence from the Family Court and/or solicitors
i. Business failure: Documentation confirming receivership, administration or closure of business

2. What happens after you submit your hardship application?

After we have received your application, it will be assessed and we will provide the outcome within 21 days of receipt of the application, inform the applicant with a written notice. Please be noted that reviewing period may be longer if any other information/documents needs to be further provided for assessing financial hardship applications.

3. What if my hardship application is declined?

We will advise you in writing of the reason for the decline. If an issue has not been resolved to your satisfaction, you can lodge a complaint with the Mega Australia Branch and Branch will provide a Final Response to you within 21 calendar days.

And if you are not satisfied with the final outcome, you are able to contact or lodge your complaint with the external dispute Australian Financial Complaints Authority (AFCA). AFCA provides fair and independent financial services complaint resolution that is free to consumers. The contact details for AFCA are listed below:

Website: www.afca.org.au
Email: info@afca.org.au
Telephone: 1800 931 678 (free call) 9:00am–5:00pm AEST/AEDT weekdays
Fax: (03) 9613 6399
Mail: Australian Financial Complaints Authority Limited,
GPO Box 3
Melbourne VIC 3001