

# FINANCIAL HARDSHIP SUPPORT PROCESS



# Financial Hardship Support Process

At Harland Green, we understand that financial difficulties can arise unexpectedly. If you're experiencing financial hardship and are concerned about meeting your obligations to us, we're here to help. Our financial hardship support process is designed to provide assistance and explore suitable options for your situation.

## Applying for Support

If you're facing financial difficulties:

- Contact us immediately to discuss your situation.
- We'll explore initial options that may be satisfactory for both parties.
- If we can't agree on a suitable option, we'll provide you with a financial hardship support application form.
- Complete and return the form within 21 calendar days, along with supporting documentation such as:
  - Evidence of illness or disability affecting income
  - Proof of income, expenses, assets, and liabilities
  - Relevant Centrelink statements
  - Evidence of unemployment
  - Assessment Process

Once we receive your application:

- We'll review your circumstances and decide on your eligibility for support within 21 calendar days.
- If we need more information, we'll contact you and allow an additional 21 days for you to provide it.
- Our final decision will be communicated in writing within 21 days of receiving all necessary information.

**Important:** During the assessment period, we'll pause any ongoing recovery action against you.

## Outcomes

### If You Qualify for Support:

We'll work with you to arrange a suitable agreement considering your circumstances and obligations. While you can request a release from your financial obligation, this is not automatically granted.

### If You Don't Qualify for Support:

We'll provide reasons for our decision in writing, along with information about our complaints process.



## Reassessment

If your circumstances change after our initial decision, you may reapply by submitting a new application form.

## Additional Resources

### National Debt Helpline:

Phone: 1800 007 007 (9:30 AM - 4:30 PM, Monday - Friday)

Website: [www.ndh.org.au](http://www.ndh.org.au)

This free, not-for-profit service offers financial counselling to help tackle debt problems.

## Contact Harland Green

To apply for financial hardship support, please contact us:

- Phone: 02 9542 2651
- Email: [complaints@harlandgreen.com](mailto:complaints@harlandgreen.com)
- Post: Suite 2, 74-76 Cronulla Street, Cronulla NSW 2230

Please quote your claim or policy number when contacting us.

## Privacy and Information Use

We only collect and consider relevant information when assessing your application. You have the right to access and correct any information we've relied upon. Our privacy policy, available on our website, outlines how we handle your personal information. If you believe we haven't met our privacy obligations, you can lodge a complaint with us. If you're unsatisfied with our response, you can contact the Office of the Australian Information Commissioner (OAIC):

- Post: GPO Box 5288, Sydney NSW 2001
- Phone: 1300 363 992

You can lodge privacy complaints with the OAIC using their Privacy Complaint form or Online Enquiry form.

At Harland Green, we're committed to supporting our clients through financial hardships while maintaining the confidentiality and integrity of their personal information.

