



**Fair
Trading**

Request for Assistance NSW Credit Legislation

- **Before** lodging the *Request for Assistance* form you should attempt to negotiate with your credit provider/s to reach an alternative payment arrangement until your situation improves.
- While your request for assistance is being assessed, you should pay as much as you can afford to your credit provider/s.
- Should your situation change during the assessment process, please advise Fair Trading.

Lodging the form

- You should complete all questions, including the completion and signing of individual Privacy Act authorisation forms. Failure to do so may delay processing.
- Post, fax or email the completed form to:

The Specialist Support Unit

Fair Trading NSW

PO Box 972

PARRAMATTA NSW 2124

Fax: (02) 9895 0540

Email: SpecialistsSM@services.nsw.gov.au

- If you need assistance completing this form, please call Fair Trading (*Specialist Support Unit*) on 13 32 20.

**The Specialist Support Unit
Fair Trading NSW
Level 6, 1 Fitzwilliam St. Parramatta NSW 2124
Tel: 13 32 20 Fax: 02 9895 0540**

YOUR DETAILS

Surname	<input type="text"/>		
Mr/Mrs/Ms	<input type="text"/>	First Name	<input type="text"/>
Street	<input type="text"/>		
Suburb	<input type="text"/>	Postcode	<input type="text"/>
DOB	<input type="text"/>	First Language	<input type="text"/>
Phone Home	<input type="text"/>	Work	<input type="text"/>
		Other	<input type="text"/>
Occupation	<input type="text"/>		<input type="text"/>

Surname	<input type="text"/>		
Mr/Mrs/Ms	<input type="text"/>	First Name	<input type="text"/>
Street	<input type="text"/>		
Suburb	<input type="text"/>	Postcode	<input type="text"/>
DOB	<input type="text"/>	First Language	<input type="text"/>
Phone Home	<input type="text"/>	Work	<input type="text"/>
		Other	<input type="text"/>
Occupation	<input type="text"/>		<input type="text"/>

DEPENDANTS*for both applicants*

Number of Dependants	<input type="text"/>	Age of Dependants	<input type="text"/>
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OFFICE USEFile No

Referred From	<input type="text"/>		
Type <i>Can quote more than one section, but only one reason for Request for Assistance</i>	Section(s) <input type="text"/>	Acts: CA84/ HFC84/ CFB84/ CAA84/ FT87/ CCA95/ CCAA95/ OTHER	
Reason for Request for Assistance	<input type="text"/>		
Lenders Names	<input type="text"/>		
Nett Income p/mth	<input type="text"/> .00	Contractual P/Mth To Lenders	<input type="text"/> .00
Previous Request for Assistance	<input type="text"/>	Date Received	<input type="text"/>
Received by	<input type="text"/>	Received At	<input type="text"/>
Directed to	<input type="text"/>		

I declare that the information supplied by me is to the best of my knowledge, true and correct. I acknowledge that the information provided may, if necessary, be revealed in correspondence or investigations concerning this matter.

Signature

Signature

CREDIT PROVIDERS

1 Name	<input type="text"/>		
Address	<input type="text"/>		
Suburb	<input type="text"/>	Postcode	<input type="text"/>
Phone	<input type="text"/>	Fax	<input type="text"/>
Account No	<input type="text"/>	Date of Contract	<input type="text"/>
Amount Borrowed	<input type="text"/>	Number of Instalments	<input type="text"/>
Monthly Payments	<input type="text"/>	Now Paying	<input type="text"/>
		Arrears	<input type="text"/>
Indicate Loan Type	<input type="text" value="Car Loan/Personal Loan/Business Loan/Lease/Home Loan/Credit Card"/>		

2 Name	<input type="text"/>		
Address	<input type="text"/>		
Suburb	<input type="text"/>	Postcode	<input type="text"/>
Phone	<input type="text"/>	Fax	<input type="text"/>
Account No	<input type="text"/>	Date of Contract	<input type="text"/>
Amount Borrowed	<input type="text"/>	Number of Instalments	<input type="text"/>
Monthly Payments	<input type="text"/>	Now Paying	<input type="text"/>
		Arrears	<input type="text"/>
Indicate Loan Type	<input type="text" value="Car Loan/Personal Loan/Business Loan/Lease/Home Loan/Credit Card"/>		

3 Name	<input type="text"/>		
Address	<input type="text"/>		
Suburb	<input type="text"/>	Postcode	<input type="text"/>
Phone	<input type="text"/>	Fax	<input type="text"/>
Account No	<input type="text"/>	Date of Contract	<input type="text"/>
Amount Borrowed	<input type="text"/>	Number of Instalments	<input type="text"/>
Monthly Payments	<input type="text"/>	Now Paying	<input type="text"/>
		Arrears	<input type="text"/>
Indicate Loan Type	<input type="text" value="Car Loan/Personal Loan/Business Loan/Lease/Home Loan/Credit Card"/>		

If more than three credit providers, please attach separate sheet with the additional details.

Please attach any letters of demand or legal notices and ensure the Privacy Act Authority (attached) is completed and signed.

Referrals	✓
Please indicate if you were referred from one of these organisations. Please state your <i>reference number</i> if you have one: <input style="width: 150px; height: 20px;" type="text"/>	Mortgage Assistance Scheme
	A Financial Counselling Organisation/Service
	Social Worker
	A State Government Department
	A Federal Government Department
	Migrant Centre
	Other (specify)

Assets & Liabilities			
Liabilities	Amount	Assets	Amount
<i>List</i> Bank/Credit Union Loans		Value of Your Home	
		Value of Vacant Land	
		Motor Vehicle	
<i>List</i> Credit Card Debts:		<i>Make/Year:</i>	
		<i>Make/Year:</i>	
		Life Insurance Policies	
<i>List</i> Finance Company Loans		Superannuation Policy	
		<i>List</i> Other Assets:	
<i>List</i> Other Loans or Debts			
<i>Office Use Only</i>		<i>Office Use Only</i>	

Home Loans	<i>Only complete this section if you are buying a house</i>	
In what year did you purchase your principal place of residence?		
How much money did you borrow for this house?		\$
Have you consolidated or refinanced this loan previously?		YES / NO
What is the outstanding balance of the loan?		\$
Are you presently living in the house?		YES / NO
Have you received any letters of demand/legal notices about your home loan. <i>Attach copies of these letters/notices.</i>		YES / NO

Income*Complete the relevant sections, as to how you receive and spend your money.*

	Weekly	Fortnightly	Monthly	Quarterly	Yearly	Office Use Only		
Income Received								
Business Netprofits								
Net Salary Applicant 1								
Net Salary Applicant 2								
Overtime Applicant 1								
Overtime Applicant 2								
Additional Income App 1								
Additional Income App 2								
Board Paid by Family								
Dividends/Interest Earned								
Rent Received								
Commission								
Child Maintenance								
Child Endowment								
Unemployment Benefit								
Other Benefits								
<i>Attach a copy of your pay slip and/or social security benefits card.</i>								

Expenditure

Rent or Mortgage							
Electricity							
Gas							
Telephone							
Rates (Council & Water)							
Insurance Car							
Insurance Building							
Insurance Contents							
Insurance Other							
Car Registration							
Petrol							
Medical/Pharmaceutical							
School/Education							
Clothing							
Food							
Entertainment							
Child Maintenance							



AUTHORITY TO ACCESS FILES AND INFORMATION
ss.18H(3) and 18N(1)(ga)
PRIVACY ACT 1988

Section 18H(1) of the *Privacy Act* 1988 (“the Act”) provides that a credit reporting agency must take reasonable steps to ensure that an individual can obtain access to the individual’s credit information file held by the agency.

Furthermore, s.18H(2) provides that a credit provider or a credit reporting agency must take reasonable steps to ensure that an individual can obtain access to a credit report containing personal information about the individual.

However, s.18H(3) of the Act permits a person authorised in writing by an individual to exercise the individual's rights under ss.18H(1) and (2) in connection with:

- an application or a proposed application by the individual for a loan; or
- the individual having sought advice in relation to a loan.

In addition, s.18N(1)(ga) of the Act allows a credit provider to disclose a report or any personal information derived from a report concerning an individual to a person authorised in writing by the individual to seek access to the report or information.

Accordingly, Iof.....
hereby authorise the Deputy-Commissioner of Fair Trading NSW or any officer from Fair Trading NSW pursuant to: [delete the inapplicable section/s]

- s.18H(3);
- s.18N(1)(ga)

of the Act, to seek access on my behalf to any file, report or personal information relating to me in the possession or control of [name of the credit provider/credit reporting agency] and to only use any such file, report or information for the purpose of advising or assisting me in respect of: [delete the inapplicable paragraph/s]

- (a) an application for assistance under ss.74(2), 116(3), and 139(3) of the *Credit Act*, 1984;
- (b) an application for assistance under ss.5(2) and 6(2) of the *Credit (Home Finance Contracts) Act*, 1984;
- (c) a possible contravention of any of the provisions of the *Fair Trading Act* 1987 or consumer credit legislation within the meaning of that term in s.3 of the *Consumer Credit Administration Act* 1995 arising out of the provision of credit;
- (d) an application for variation of the terms of a credit contract on the grounds of hardship under s.66 of the *Consumer Credit (New South Wales) Code*;
- (e) any possible legal action that may be taken by or against me arising out of the provision of credit.

I understand that this authorisation remains in force until the matter which is the subject of this authorisation is resolved or until I otherwise revoke this authority in writing.

.....
signature

.....
date

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