

# FINANCIAL COUNSELLOR AUTHORISATION FORM

## CUSTOMER DETAILS

### Customer 1

Full name: .....

Address: .....

Date of Birth: .....

### Customer 2 (if applicable)

Full name: .....

Address: .....

Date of Birth: .....

## ACCOUNT DETAILS

### Option 1 Information on individual accounts (check box and complete table)

Account type	Account number	Financial Institution/Creditor/Service Provider

Please attach an additional sheet if more room for account details is required.

### OR Option 2 All accounts (check box)

An account number is required to link all accounts (please enter here):

### OR Option 3 No account details (exceptional circumstances – check box)

## AUTHORITY

### I/we authorise

Counselling agency's name ("Authorised Agent"): .....

Counselling agency's address: .....

(Reference: Name of financial counsellor ..... )

### or any other financial counsellor at the Authorised Agent to act as my/our agent to:

- Seek and exchange personal information (including information related to credit, financial affairs or sensitive information) about me and my accounts from the Financial Institution/Creditor/Service Provider;
- Negotiate with the Financial Institution/Creditor/Service Provider and enter into arrangements that are binding on me/us related to the account/s; and
- Act on my behalf until this authority is revoked.

### I/we understand that:

- Standard account notification (including account statements and other prescribed notices) can still be sent to me/us by the Financial Institution/Creditor/Service Provider;
- If an agreement is made, my/our written consent may be required;
- The Financial Institution/Creditor/Service Provider will rely on the information provided;
- The Financial Institution/ Creditor/Service Provider will rely on the declaration and privacy consent previously provided by me/us to the Financial Institution;
- The Financial Institution/ Creditor/Service Provider will communicate with my/our appointed representative via telephone, letter, email or other forms of communication as agreed and which may be required;
- The Financial Institution/ Creditor/Service Provider will deal with my/our appointed representative until the authority is revoked.

Signed: **Customer 1** .....

Date: .....

Signed: **Customer 2 (if applicable)** .....

Date: .....

Signed: **Authorised Agent** .....

Date: .....

Financial Counsellor Registration number: .....

Financial Counsellor preferred contact number and email: .....

*In completing this form, you consent to the Financial Institution/Creditor/Service Provider collecting your personal information so that we, and they, can help with your financial difficulty or other issues. If the information is not complete or accurate this may affect the ability of the Financial Institution/Creditor/Service Provider to assist you in this regard.*

*The Privacy Policy of the Financial Institution/Creditor/Service Provider tells you what they do with the personal information that you have provided. It also tells you how to access and correct that information and how complaints can be made about a breach by them of the Australian Privacy Principles, Part IIIA of the Privacy Act or the Credit Reporting Privacy Code. Privacy Policies will be available on the websites of the Financial Institution/Creditor/Service Provider.*

# STATEMENT OF FINANCIAL POSITION

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## CLIENT DETAILS

	Borrower 1	Borrower 2
Name		
Address		
Phone		
Dependants (specify ages)		
Date of Birth		
Current Employment		

Household income - weekly/ fortnightly/monthly (circle)	Borrower 1	Borrower 2	
After Tax Salary	\$	\$	
Centrelink ( <i>before any deductions</i> )	\$	\$	
Family Tax Benefit	\$	\$	
Child Support	\$	\$	
Rental Income or Board	\$	\$	
Other Income (specify)	\$	\$	
Total per Borrower	\$	\$	
<b>Total Household Income</b>			\$

LIVING EXPENSES - WEEKLY/ FORTNIGHTLY/QUARTERLY/MONTHLY/ANNUALLY (CIRCLE)			
<b>Residential (<i>Note: Include mortgage costs in the debts section</i>)</b>			
Housing Costs (rent, rates, body corporate etc)	\$		
Home/Contents insurance	\$		
Utilities (electricity, gas, water)	\$		
Communication (phone, internet, Pay TV)	\$		
Repairs and Maintenance	\$		
Other	\$		
<b>Total Residential Expenses</b>			\$
<b>Transport</b>			
Motor Vehicle Costs	\$		
Public Transport/Taxis etc	\$		
Other	\$		
<b>Total Transport Expenses</b>			\$

Education and Children			
Children	\$		
Self education	\$		
Other	\$		
<b>Total Education and Children Expenses</b>			\$

Personal and Family			
Food and clothing	\$		
Health (inc medical, optical, dental, insurance)	\$		
Family and Personal (inc grooming, entertainment)	\$		
Personal insurance	\$		
Pets	\$		
Other (inc sports, hobbies, subscriptions)	\$		
<b>Total Personal/Family Expenses</b>			\$
<b>TOTAL LIVING EXPENSES (residential + transport + education and children + personal/family)</b>			\$

## DEBTS

Complete as many boxes as possible

Loans Secured by Property	Balance Owed	Payment Frequency	Contract Payment	Current Payment	Proposed Payment	Proposed Term
		weekly/fortnightly/ monthly (circle)	weekly/fortnightly/ monthly (circle)	weekly/fortnightly/ monthly (circle)	weekly/fortnightly/ monthly (circle)	
Address of Property:						
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Loans Secured by Other Assets	Balance Owed	Payment Frequency	Contract Payment	Current Payment	Proposed Payment	Proposed Term
Details of security						
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Unsecured Loans/Overdrafts	Balance Owed	Payment Frequency	Contract Payment	Current Payment	Proposed Payment	Proposed Term
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Credit/Store Cards or Layby	Balance Owed	Payment Frequency	Contract Payment	Current Payment	Proposed Payment	Proposed Term
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Utilities/Telco Debts	Balance Owed	Payment Frequency	Agreed Payment	Current Payment	Proposed Payment	Proposed Term
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Lease/Rental Contracts	Balance Owed	Payment Frequency	Contract Payment	Current Payment	Proposed Payment	Proposed Term
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Owed to:	\$		\$	\$	\$	
Other payment obligations	Balance Owed		Contract Payment	Current Payment	Proposed Payment	Proposed Term
Centrelink	\$		\$	\$	\$	
Student loans	\$		\$	\$	\$	
Fines	\$		\$	\$	\$	
Other	\$		\$	\$	\$	
<b>TOTAL DEBTS</b>	<b>\$</b>					

## ASSETS

Property	Details	Estimated Value
Residential		\$
Investment		\$
Other Assets	Details	Estimated Value
Motor vehicle (make/model/year)		\$
Motor vehicle (make/model/year)		\$
Investments		\$
Savings		\$
Superannuation		\$
Household Furniture		\$
Tools of trade		\$
Other		\$
<b>TOTAL ASSETS</b>		<b>\$</b>

## SUMMARY

Summary of financial position		
Total Income	\$	
Total Living Expenses	\$	
Total Income Less Total Living Expenses (before repayments)		\$
Less Current Repayments Being Made	\$	
Current Surplus/Deficit		\$
Proposed Payments	\$	
Adjusted Surplus/Deficit		\$