

## NOTICE OF FILING

### Details of Filing

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File Title: AUSTRALIAN SECURITIES & INVESTMENTS COMMISSION v  
WESTPAC BANKING CORPORATION ACN 007 457 141  
Registry: VICTORIA REGISTRY - FEDERAL COURT OF AUSTRALIA



*Sia Lagos*

Registrar

### Important Information

This Notice has been inserted as the first page of the document which has been accepted for electronic filing. It is now taken to be part of that document for the purposes of the proceeding in the Court and contains important information for all parties to that proceeding. It must be included in the document served on each of those parties.

The date of the filing of the document is determined pursuant to the Court's Rules.



## Concise Statement

No. VID of 2023

Federal Court of Australia

District Registry: Victoria

Division: Commercial and Corporations

### Australian Securities and Investments Commission

Applicant

### Westpac Banking Corporation (ACN 007 457 141)

Respondent

### Important facts giving rise to the claim

1. This proceeding concerns the Respondent's (**Westpac's**) failure to respond to the hardship requests of its customers.
2. Specifically, it concerns Westpac's failure to respond to customers' hardship notices, within the timeframe required by ss 72(4)-(5) of the *National Credit Code*, being Schedule 1 to the *National Consumer Credit Protection Act 2009* (Cth) (**Code**) or at all, during the period 2 October 2015 to 20 March 2022 (**Relevant Period**) and Westpac's failure to engage in its credit activities efficiently, honestly and fairly, as required by s 47(1)(a) of the *National Consumer Credit Protection Act 2009* (Cth) (**Credit Act**).
3. Pursuant to s 72(1) of the Code, a debtor who considers that he or she is unable to meet his or her obligations under a credit contract, may give notice to the credit provider of their inability to meet their obligations (**hardship notice**).
4. After receiving a hardship notice, a credit provider must give written notice to the debtor advising of the outcome of the hardship notice, which must comply with the content and timing set out in ss 72(4)-(5) of the Code (**decision notice**). A credit provider may request information from the debtor with respect to their hardship notice under s 72(2) of the Code (**information request**).
5. Westpac is the holder of Australian credit licence 233714 which authorises it to:
  - a) engage in credit activities within the meaning of s 6 of the Credit Act; and
  - b) provide credit under credit contracts, to the provision of which the Code applies.

Filed on behalf of	The Applicant, Australian Securities and Investments Commission
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6. At all relevant times, St George, BankSA and Bank of Melbourne operated as divisions of Westpac under its Australian credit licence.
7. From around 2 October 2015, customers who had entered into a relevant credit contract with Westpac, St.George, BankSA or Bank of Melbourne could give a hardship notice by completing an online form via the Westpac website (**online hardship notice**).
8. Westpac's systems and processes for online hardship notices involved the online hardship notice being submitted by a customer via the Westpac website, which was processed by the 'OneClick' system and then sent to other systems to be processed by Westpac's Customer Assist team.
9. In the Relevant Period, Westpac customers submitted online hardship notices to Westpac or one of its divisions above using Westpac's systems and processes to request a beneficial change to their obligations under their existing credit contract.
10. In the Relevant Period, due to a Westpac system failure and/or IT error (**System Failure**):
  - a) the online hardship notices submitted by 448 customers (**affected customers**) were not sent to Westpac's Customer Assist team for processing;
  - b) on at least 229 occasions, Westpac did not give a written decision notice in response to an affected customer's online hardship notice within the statutory timeframe prescribed by s 72(5) of the Code, or at all (**affected notice customers**);
  - c) on at least 34 occasions, Westpac declined a customer's hardship notice on the basis that the customer had not provided sufficient information to assess their request, in circumstances where the customer's online hardship notice as affected by the System Failure had provided sufficient information (**affected declined customers**);
  - d) on at least 22 occasions, Westpac recorded adverse repayment history information (**RHI**) on affected customers' credit files, within the meaning of s 6V of the *Privacy Act 1988* (Cth) (**Privacy Act**);
  - e) on an unknown number of occasions, Westpac recorded default information on affected customers' credit files, within the meaning of s 6Q of the Privacy Act;
  - f) on at least 21 occasions, Westpac sold an affected customer's account to a third party debt purchaser; and
  - g) on at least 3 occasions, Westpac commenced proceedings to recover possession of a mortgaged property of an affected customer.
11. **Schedule A** sets out the following details concerning each affected notice customer:
  - a) an assigned customer number;

- b) the reason communicated by the affected notice customer, in their online hardship notice, that he or she was or would be unable to meet his or her obligations under his or her credit contract;
  - c) the date and time the online hardship notice was given;
  - d) the last date on which Westpac could give a decision notice in accordance with the timeframes specified in s 74(5) of the Code;
  - e) the date Westpac gave a decision notice to the affected notice customer, if at all; and
  - f) the brand of the underlying credit products (Westpac, St George, BankSA or Bank of Melbourne), a description of the credit product, the applicable terms and conditions for that credit product, and the date the credit contract commenced.
12. By reason of amendments made to s 72 of the Code by the *Consumer Credit Legislation Amendment (Enhancements) Act 2012* (Cth), affected customers who entered into their credit contract prior to 1 March 2013 (**pre-2013 customers**) do not attract the protections under s 72 of the Code and no claim is made under s 72 of the Code in respect of the pre-2013 customers.
13. By virtue of s 175A of the Credit Act, affected customers who submitted their online hardship request prior to 4 September 2017 and in relation to whom Westpac continued to contravene s 72(4) on and after 13 March 2019 by failing to provide those affected customers a decision notice attract the protections under s 72.

### **The relief sought from the Court**

14. The relief sought by the Applicant (**ASIC**) is set out in the accompanying Originating Application and in particular declaratory relief and orders for pecuniary penalties are sought against Westpac. By reason of the conduct set out in this Concise Statement, ASIC alleges that:
- a) Westpac contravened s 72(4) of the Code; and
  - b) Westpac contravened ss 47(1)(a) and 47(4) of the Credit Act.

### **The primary legal grounds for the relief sought**

15. Each of the affected notice customers held a credit contract with Westpac within the meaning of s 4 of the Code.

#### *Section 72(4) Code contraventions*

16. Westpac contravened s 72(4) of the Code by failing to give a decision notice to at least 229 affected notice customers' online hardship requests within the statutory timeframe, or at all,

as prescribed by s 72(5) of the Code. Section 72(4) was a civil penalty provision at all times during the Relevant Period.

17. On or around 3 March 2022, Westpac submitted a written breach report to ASIC in which it admitted breaching s 72 of the Code. Subsequently, Westpac provided updates to that report dated 31 March 2022, 29 April 2022, 24 May 2022, 27 May 2022, 5 July 2022, 2 December 2022, 23 March 2023, 19 June 2023 and 27 July 2023 pursuant to s 50A of the Credit Act.

*Section 47(1)(a) Credit Act contravention*

18. During the Relevant Period, Westpac also failed to:

- a) maintain adequate systems and processes to receive, and acknowledge receipt of, online hardship notices and to give written decision notices within the timeframes prescribed by ss 72(4)-(5) of the Code;
- b) maintain adequate systems and processes to receive, and acknowledge receipt of, information or documents responding to an information request, or information and documents relating to an online hardship notice, in accordance with s 72(2) of the Code; and
- c) conduct adequate monitoring and analysis of its online hardship notice systems and processes to ensure it complied with ss 72(4)-(5) of the Code.

19. Westpac continues to acknowledge the deficiencies with its systems and processes concerning online hardship notices during and following the Relevant Period arising from, among other things, complex multiple legacy technology platforms and underinvestment in modern simplified technology infrastructure. A Westpac report entitled 'Collections and Hardship Risk Management Audit Report' dated 16 June 2023 (**2023 Audit Report**) stated, among other things:

- a) *"Online customer hardship requests are not always sent to collections systems for [Customer] Assist to action; resulting in either a delay in the outcome provided to customers, or no outcome being provided."*
- b) *"Risk Management Maturity is rated Developing."*
- c) *"[E]nd to end control gap identified between hardship applications lodged within One Click and the application being correctly flagged in the core collections systems" and "Audit comment: Issue relates to gaps in the online hardship process related to various incidents identified between OneClick, Tallyman, and App105. The issue includes a full reconciliation at the application level going back to 2015 (when OneClick was first introduced), reconciliation at the account level by*

*collection system (where possible), and an end-to-end review of the process from a system perspective” (accompanied by a ‘red’ rating).*

- d) *“Hardship applications submitted through OneClick did not transmit to Tallyman” and “Audit comment: This issue was raised from the first online Hardship incident. It was identified that no reconciliation between OneClick and Tallyman was in place. This root cause was addressed through a targeted fix...” (accompanied by an ‘amber’ rating).*
- e) *"Group Audit's review of the online channel integrity and list of existing incidents confirmed Management's own understanding, in that, control weaknesses exist over transfer of hardship requests submitted online (via OneClick) to what is recorded in the relevant collection systems (i.e., Tallyman ...). Multiple historical incidents and application reconciliation control gaps and weaknesses have been raised by Management to date over deficiencies in the online hardship process."*

- 20. The 2023 Audit Report also noted that *“Westpac does not have a consolidated system view of customers for collections and hardship and inadequate progress in business (and technology) simplification of the multi-brand, multi-systems legacy environment due to years of under investment.”*
- 21. By reason of this conduct and in contravening s 72(4) of the Code, Westpac failed, as a licensee, to do all things necessary to ensure that the credit activities authorised by the licence are engaged in efficiently, honestly and fairly and thereby contravened s 47(1)(a) of the Credit Act (which was a civil penalty provision from 13 March 2019 (s 47(4) of the Credit Act)).

### **The alleged harm suffered**

#### *Vulnerability and ongoing financial hardship*

- 22. Affected notice customers were financially vulnerable. The reasons set out in each online hardship notice in Schedule A demonstrates the nature of each affected notice customer's vulnerability. The reasons in support of each online hardship notice often involved domestic violence, death and health issues and loss of employment.
- 23. By way of example (with typographical errors appearing in source document):
  - a) Customer 88 states: *“I am unable to work as I have had my finger nearly amputated ... on my right hand this led to two surgeries, second due to infection. I am a single mother with two kids. Im currently on Centrelink benefits, experiencing domestic violence ... Several other factors, has put me in financial hardship. I am currently unable to meet, other costs of living. This situation is unlikely to change in the next*

*6-12 months as I most likely have another surger, which will delay me returning to work.”*

- b) Customer 70 states: *“For the past 2 years my daughter has been suffering with an illness which has resulted in 2 brain surgeries and 2 spinal surgeries and numerous procedures in a hospital 2 hours from home which has caused great strain on my finances.”*
- c) Customer 72 states: *“I have recently found out i will have no job from the end of june. I was already overcommitted. In 2005 i caught a Staph infection which attacked my heart, liver and kidneys and shut down my body, i was in a coma for 2 weeks, had open heart surgery to replace my heart valves, and spent 3 months on a dialysis machine. i was in hospital for 5 months and another 5 at home doing rehab. I got so far behind as both me and my partner didn’t work for nearly 1 year, now i have lost my job again, and because of health reasons i am limited to the work i can do. i am seeing a money care financial advisor and she has asked for a 3 month moratorium holding all interest fees and charges. i am currently looking for work and if things don’t work out i plan to sell my home to pay back all my debts”.*
24. Each affected notice customer was denied the opportunity to have their online hardship notice determined at the relevant time when they were most at risk of experiencing further or ongoing financial hardship and stress. It should be inferred that Westpac’s failure to respond to each affected notice customer’s online hardship notice caused each customer to experience further financial hardship and stress. This undermined the clear purpose of the hardship provisions of the Code which is to provide statutory ‘breathing space’ to hardship customers and an opportunity to reset their debt obligations to Westpac.

#### *Loss and remediation*

25. Westpac has remediated the affected customers. The overall financial impact on the 448 affected customers is approximately \$679,249.90. Westpac has remediated an additional payment of \$274,573.38 to the affected customers for non-financial loss.
26. There is also loss and harm that has not been, or cannot be, remediated by Westpac.
27. Some affected customers received RHI and default listings recorded on their credit files. Westpac has recently corrected some of these. However, affected customers who had default listings recorded from 2 October 2015 (the commencement of the Relevant Period) to 28 February 2018 endured that burden until those records were expunged by law (s 20W of the Privacy Act). This cannot be remediated.
28. At least 6 customers had assets (vehicles) and property seized after submitting their online hardship notice, which includes 1 of 3 customers against whom Westpac commenced court

proceedings where Westpac commenced court proceedings to recover mortgaged property. At least 29 affected customers became bankrupt, or entered a debt agreement (within the meaning of Part IX of the *Bankruptcy Act 1966* (Cth)), after submitting their online hardship notice. Westpac has made some effort to remediate these customers.

29. However, again, affected customers who became bankrupt or entered a debt agreement after submitting their online hardship notice, endured the burden of that information being recorded on the National Personal Insolvency Index and their credit file (until expunged by law). This cannot be remediated.

Date: 4 September 2023



Signed by Nick Kelton

Lawyer for the Applicant

This Concise Statement was prepared by Cam Truong KC and Amanda Storey of Counsel.

### **Certificate of lawyer**

I Nick Kelton, certify to the Court that, in relation to the concise statement filed on behalf of the Applicant, the factual and legal material available to me at present provides a proper basis for each allegation in the pleading.

Date: 4 September 2023



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Signed by Nick Kelton

Lawyer for the Applicant



### SCHEDULE A – AFFECTED NOTICE CUSTOMERS

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
<b>Affected customers to whom Westpac was required to provide a response to their impacted application after 4 September 2017, but to whom Westpac did not give a response within the statutory timeframe prescribed by s 72(5) of the Code, or at all</b>										
Customer 1	WOH.0001.0025.0075 <sup>1</sup>	Been unemployed for almost 6 months, with a couple weeks work every now and then. Struggling to make full repayments due to low welfare payments.	16/05/2018 11:57:20	6/06/2018 11:57:20	Unknown – Westpac did not find a response	Bank SA	Personal Loan	BankSA Personal Loan General Terms and Conditions	WOH.0001.0042.0022	23/02/2017
Customer 2	WOH.0001.0025.0076	Visited my local bank sa branch last week to advise of my financial situation, they told me to apply online. In the last 12 months I have been unemployed and went through a divorce, resulting in reduced income, I have three young children and was unable to return to work at the time. I have now returned to work 3 weeks ago and would like to apply for financial hardship to help get on top of my payments and back on my feet.	21/05/2019 10:15:06	11/06/2019 10:15:06	Unknown – Westpac did not find a response	Bank SA	Home Loan	BankSA Residential Loan Agreement General Terms and Conditions	WOH.0001.0031.0009	18/09/2017
Customer 3	WOH.0001.0025.0077	<p>Hi,</p> <p>I was hoping you could help me out a little. I am a bit behind with my personal loan payments and am hoping I could get a bit of relief. I am going to be honest and the reason I am in so much debt is because of online gambling. I went through a stage I could not stop, it completely ruined me and sent me into financial difficulty. I have been paying off my debts quite well but with moving home earlier in the year I have slowly gotten behind - now I am about 1000 behind. I was hoping I could lower my monthly repayments just for a month or two, just so I can get back in front of my payments. I spoke to someone earlier over the phone to try an arrange this but I got a bit confused and ended up organising a different arrangement that has made me a bit anxious. I am look forward to hearing from the team.</p> <p><b>[REDACTED – NAME]</b></p>	22/08/2019 11:45:05	12/09/2019 11:45:05	Unknown – Westpac did not find a response	Bank SA	Personal Loan	BankSA Personal Loan General Terms and Conditions	WOH.0001.0035.0043	18/07/2017
						Bank SA	Personal Loan	BankSA Personal Loan General Terms and Conditions	WOH.0001.0035.0059	09/01/2017
						Bank SA	Personal Loan	BankSA Personal Loan General Terms and Conditions	WOH.0001.0035.0075	09/01/2017
Customer 4	WOH.0001.0025.0078	I am unable to pay for the marital home as any more as i am on my own and my ex husband no longer pays for his half	13/12/2019 17:06:14	3/01/2020 17:06:14	Unknown – Westpac did not find a response	Bank SA	Home Loan	BankSA Residential Loan Agreement General Terms and Conditions  BankSA Advantage Package General Terms and Conditions	WOH.0001.0031.0035	06/11/2013

<sup>1</sup> Customers 1 to 121 are affected customers to whom Westpac was required to provide a response to their online hardship notice application impacted by the System Failure after 4 September 2017, but to whom Westpac never gave a response.

Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 5	WOH.0001.0025.0079	Dear Bank SA, Due to the Christmas shut down period, I am receiving a reduced income for the next two weeks. I am a Casual employee who works full time but does not received holiday or sick pay. After this reduced activity period, I will be working full time hours again and am confident I can catch payments back up. I am at a real risk of losing my house that I have worked so hard for. I need assistance to work something out regarding my Bank SA Home Loan. I have made contact numerous times with Bank SA to try and resolve this before getting to this point (one month ago) but have not been able to speak with anyone and work out an arrangement.	3/01/2020 11:55:11	24/01/2020 11:55:11	Unknown – Westpac did not find a response	Bank SA	Home Loan	BankSA Residential Loan Agreement General Terms and Conditions	WOH.0001.0031.0126	07/08/2018
Customer 6	WOH.0001.0025.0080	Broken foot on 31/01/2020 currently not looking at a full clearance to return to work u til 10/03/2020.	17/02/2020 14:10:52	9/03/2020 14:10:52	Unknown – Westpac did not find a response	Bank SA	Personal Loan	BankSA Personal Loan General Terms and Conditions	WOH.0001.0035.0091	27/11/2019
Customer 7	WOH.0001.0025.0081	I was stood down from work in March 2020 and have been on Reduced Income since then. I have also been using Superannuation to pay for living expenses but these funds are close to being exhausted.	1/02/2021 12:45:04	22/02/2021 12:45:04	Unknown – Westpac did not find a response	Bank SA	Credit Card	BankSA Credit Card Conditions of Use	WOH.0001.0046.0045	17/10/2018
Customer 8	WOH.0001.0025.0084	I was a FIFO miner living in [REDACTED – CITY] and working in [REDACTED – STATE] on a week on week off roster. Covid 19 boarder restrictions have cause me to return home to find work also im suffering stress related illness due to Covid-19 restrictions. I have been back in [REDACTED – CITY] for 5 weeks now and have not been able to find work. I want to put a hold on my personal loan for a few months till im back working.	10/09/2021 14:41:38	1/10/2021 14:41:38	Unknown – Westpac did not find a response	Bank SA	Personal Loan	BankSA Personal Loan General Terms and Conditions	WOH.0001.0035.0080	27/01/2017
Customer 9	WOH.0001.0025.0100	i am unemployed from last three months and facing trouble to find a job in new state [REDACTED – STATE].	14/06/2019 14:41:55	5/07/2019 14:41:55	Unknown – Westpac did not find a response	Bank of Melbourne	Personal Loan	BoM Personal Loan General Terms and Conditions	WOH.0001.0035.0025	02/01/2018
Customer 10	WOH.0001.0025.0102	I have been unemployed for the last 8 months	19/09/2019 10:21:09	10/10/2019 10:21:09	Unknown – Westpac did not find a response	Bank of Melbourne	Home Loan	BoM Residential Loan Agreement General Terms and Conditions  BoM Advantage Package Terms and Conditions	WOH.0001.0031.0051	22/04/2014
Customer 11	WOH.0001.0025.0106	i have been seperated for two years and currently in the process of getting divorced/reaching financial settlement through legal process	17/02/2020 14:27:42	9/03/2020 14:27:42	Unknown – Westpac did not find a response	Bank of Melbourne	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Bank of Melbourne	Personal Loan	BoM Personal Loan General Terms and Conditions	WOH.0001.0040.0077	14/08/2017
Customer 12	WOH.0001.0025.0107	I work as a trainer at [REDACTED – EMPLOYER] as a contractor, I have been informed by my employer that the end of term 1 has been brought forward and, ending today and continuation for term 2 will be to be advised due to the COVID-19 affecting educational institutions. I'm concern about not having enough income to cover my fortnightly mortgage payments.	20/03/2020 13:30:06	10/04/2020 13:30:06	Unknown – Westpac did not find a response	Bank of Melbourne	Home Loan	BoM Residential Loan Agreement General Terms and Conditions	WOH.0001.0031.0135	22/06/2018

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 13	WOH.0001.0025.0108	Due to Covid-19 circumstances my full-time employment has been involuntarily reduced to part-time. This will reduce my weekly income by more than 30 percent. This will make repayments of my personal loan at the current rate practically impossible.	28/03/2020 16:45:34	18/04/2020 16:45:34	Unknown – Westpac did not find a response	Bank of Melbourne	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 14	WOH.0001.0025.0109	Had massive car accident and been living on income protection till then hoping to get back to work however due to current pandemic not looking to get back to workforce anytime soon as suffering from PTSD hence doctor suggested better to stay home with positive attitude taking care of myself	22/05/2020 10:41:50	12/06/2020 10:41:50	Unknown – Westpac did not find a response	Bank of Melbourne	Credit Card	BoM Credit Card Conditions of Use	WOH.0001.0046.0081	17/07/2018
						Bank of Melbourne	Credit Card	BoM Credit Card Conditions of Use	WOH.0001.0046.0029	03/09/2016
Customer 15	WOH.0001.0025.0113	I am requesting interest only payments on my home loans due to COVID. I need this time to get my finances in order.	23/07/2021 16:55:07	13/08/2021 16:55:07	Unknown – Westpac did not find a response	Bank of Melbourne	Home Loan	BoM Residential Loan Agreement General Terms and Conditions  BoM Advantage Package Terms and Conditions	WOH.0001.0035.0369	30/01/2016
						Bank of Melbourne	Home Loan	BoM Residential Loan Agreement General Terms and Conditions  BoM Advantage Package Terms and Conditions	WOH.0001.0035.0369	30/01/2016
						Bank of Melbourne	Home Loan	BoM Residential Loan Agreement General Terms and Conditions  BoM Advantage Package Terms and Conditions	WOH.0001.0035.0376	21/03/2016
Customer 16	WOH.0001.0025.0115	We are going into 14 day isolation due to my workplace being a tier 1 exposure site. I can work at home but unfortunately my partner will be unable to work. He is a support worker who works with families and their autistic children in their homes.	12/09/2021 9:00:09	3/10/2021 9:00:09	Unknown – Westpac did not find a response	Bank of Melbourne	Home Loan	BoM Residential Loan Agreement General Terms and Conditions	WOH.0001.0035.0392	01/09/2018
Customer 17	WOH.0001.0025.0141	I left my full time job due to mental health issues and was then unemployed for a few months, I now work casually but am earning a far amount less then when I was working full time.	23/10/2017 12:40:34	13/11/2017 12:40:34	Unknown – Westpac did not find a response	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0035.0104	31/03/2017
Customer 18	WOH.0001.0025.0143	My husbands business has dropped in sales income and our bills have gotten on top of us so seeing what options we have	20/11/2017 19:53:45	11/12/2017 19:53:45	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0316	06/08/2015
						St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0035.0508	26/11/2014
Customer 19	WOH.0001.0025.0145	My business closed and the job I have now is low paying	12/12/2017 8:42:08	2/01/2018 8:42:08	Unknown – Westpac did not find a response	St George	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
						St George	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 20	WOH.0001.0025.0167	Supposed to be working fulltime (40+hrs p/week) however boss has been unexpectedly reducing these dramatically.	25/01/2018 15:00:36	15/02/2018 15:00:36	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0123	06/11/2015
Customer 21	WOH.0001.0025.0170	Currently in arrears with credit card and have been on a hardship arrangement. Wish to continue this in the short term	28/05/2018 12:24:41	18/06/2018 12:24:41	Unknown – Westpac did not find a response	St George	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 22	WOH.0001.0025.0175	We are applying for financial hardship due to me recently becoming casual and having no annual leave over the Christmas period. A few unexpected bills came early in December too, which made it difficult to make regular payments.	14/01/2019 17:10:35	4/02/2019 17:10:35	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions	WOH.0001.0039.0065	05/10/2016
Customer 23	WOH.0001.0025.0181	I want to pay off the credit card debt in full (the account is already closed) and want to know if you can offer me a discounted amount. I will not be working full time anymore from next month so I am trying to reduce my numerous debts as soon as possible.	13/06/2019 13:36:08	4/07/2019 13:36:08	Unknown – Westpac did not find a response	St George	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 24	WOH.0001.0025.0182	I am on pension and receiving low income	19/07/2019 11:34:36	9/08/2019 11:34:36	Unknown – Westpac did not find a response	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0046.0009	23/01/2015
Customer 25	WOH.0001.0025.0183	Too many loans which makes high weekly payments on 1 income with 2 dependants, I applied to consolidate my loans to my home loan but was denied twice, now have become a mortgage prisoner	7/08/2019 9:30:07	28/08/2019 9:30:07	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0037.0001	01/05/2017
Customer 26	WOH.0001.0025.0187	Credit card and car finance. Father and grandfather passed away within a month 2018. Mother had stroke was caring for her. 9 months unemployed. Employed again.	19/09/2019 11:24:50	10/10/2019 11:24:50	Unknown – Westpac did not find a response	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0059.0009	20/01/2018
Customer 27	WOH.0001.0025.0188	Currently unemployed	19/09/2019 11:41:32	10/10/2019 11:41:32	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0229	13/03/2017
Customer 28	WOH.0001.0025.0190	Previous to my husband and I being made redundant my payment history was very decent for we had nice steady incomes with a savings buffer in the bank and we did pride ourselves on paying our bills on time. As a result of the reduction in income, we went through our savings buffer and which then forced us into the pay check to pay check cycle.	20/10/2019 22:10:18	10/11/2019 22:10:18	Unknown – Westpac did not find a response	St George	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 29	WOH.0001.0025.0200	I have been injured in a car accident both leaving me without a vehicle and an inability to work which has lead to me losing my job and in a domino effect my place of residence. I have now resorted to staying at a temporary address with family until such time I can pick up more work. I haven't had much luck since I'm a fulltime student at university and now facing criminal charges regarding the accident.	19/02/2020 10:47:30	11/03/2020 10:47:30	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0040.0068	09/09/2019
Customer 30	WOH.0001.0025.0202	Over committed on other bills trying to catch up on mortgage and electricity	10/03/2020 15:49:56	31/03/2020 15:49:56	Unknown – Westpac did not find a response	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0046.0053	09/02/2016

Customer	Online Hardship Notice			Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 31	WOH.0001.0025.0203	I'm self-employed doing contract work, had a low period. Have 2 rental properties where the rent doesn't cover the mortgage, let alone any of the running costs rates, insurance, repairs etc. I have been borrowing from everywhere & I can't keep up.	16/03/2020 10:52:20	6/04/2020 10:52:20	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions	WOH.0001.0031.0181	11/04/2013
Customer 32	WOH.0001.0025.0206	lost my job in Nov last year my partner left him due to our illnesses trying to pay off vertigo but few as never get it down	5/05/2020 13:21:28	26/05/2020 13:21:28	Unknown – Westpac did not find a response	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0046.0005	06/12/2014
Customer 33	WOH.0001.0025.0207	Have a few loans with different places which im trying to pay out as well as my home loan. I need a solution to this as I am trying my hardest to pay for my house and would like to work with you to work out a way for me to able to keep on top of my payments	26/05/2020 10:34:50	16/06/2020 10:34:50	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions	WOH.0001.0031.0203	22/01/2015
Customer 34	WOH.0001.0025.0208	As a result of COVID-19 my hours of work have been reduced to two days per week reducing my fortnightly pay to approx \$1300 per fortnight. Working for [REDACTED – EMPLOYER] there is no certainty around when this stand down will end. As my personal loan repayment is my largest single expense outside my rent, I would like to see if St george would be willing to accept a \$3000 payment as full and final reconciliation of the account. This would allow me to more easily meet other payment obligations in this exceptional time and provide me with financial certainty.	7/07/2020 13:52:34	28/07/2020 13:52:34	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0204	28/09/2015
Customer 35	WOH.0001.0025.0212	My husband has no work	13/01/2021 11:18:47	3/02/2021 11:18:47	Unknown – Westpac did not find a response	St George	Credit card	SGB Credit Card Conditions of Use	WOH.0001.0046.0057	06/06/2017
Customer 36	WOH.0001.0025.0213	financial difficult because of covid	17/01/2021 18:23:51	7/02/2021 18:23:51	Unknown – Westpac did not find a response	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0046.0061	03/08/2016
Customer 37	WOH.0001.0025.0215	Covid 19 issues have led to significantly reduced income form my work as real estate agent. In addition the property at [REDACTED – ADDRESS] has reduced from \$780 per week when the property was first acquired to currently at \$470 per week.	8/02/2021 15:34:08	1/03/2021 15:34:08	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0031.0210	17/04/2008
						St George	Home Loan	Unknown – Westpac could not locate credit contract		
Customer 38	WOH.0001.0025.0216	I have recieved a letter stating I am behind on my repayments. I have been doing my best to remain on track. Unsure of the details. I dont know how to access loan details. I would like a payout figure please to pay the loan out as well as details on how i can get back on track. Please only email as i dont currently have phone service at my home.	1/03/2021 13:15:06	22/03/2021 13:15:06	Unknown – Westpac did not find a response	St George	Auto Loan	SGB Fixed Rate Loan Agreement Standard Terms	WOH.0001.0044.0307	25/02/2016
Customer 39	WOH.0001.0025.0217	Rain <sup>2</sup>	6/04/2021 18:40:10	27/04/2021 18:40:10	Unknown – Westpac did not find a response	St George	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

<sup>2</sup> Customer 39 selected 'Natural Disaster' as the assistance option in their online hardship notice.

Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 40	WOH.0001.0025.0218	Unemployed and full time study	11/04/2021 17:39:08	2/05/2021 17:39:08	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0031.0001	26/11/2015
Customer 41	WOH.0001.0025.0220	Was kicked out of home struggling to get back on feet and trying to work out my Financial stability	9/05/2021 17:09:10	30/05/2021 17:09:10	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0275	22/10/2019
Customer 42	WOH.0001.0025.0222	DUE TO THE [REDACTED – CITY] LOCKDOWN ; ONE OF THE TENANT HAS GIVE US A NOTICE TO VACATE IMMEDIATELY AND THE OTHER ONE HAS REQUESTED RENT REDUCTION AND THEREFORE WE WOULD LIKE TO SWITCH TO INTREST REPLYMENT ON THE [REDACTED – SUBURB] PROPERTY AS SOON AS POSSIBLE FOR THE NEXT 6 MONTHS PLEASE. YOUR HELP WILL BE VERY MUCH APPRECIATED, THANK YOU!	14/07/2021 16:10:07	4/08/2021 16:10:07	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0039.0057	08/01/2015
Customer 43	WOH.0001.0025.0224	No income due to travel restrictions imposed due to covid outbreak.	27/07/2021 11:00:08	17/08/2021 11:00:08	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions	WOH.0001.0035.0501	28/01/2020
Customer 44	WOH.0001.0025.0230	Hello, we are a family of 6, single income, self employed. We have been in quarantine since 31/7. My son tested positive to covid delta on 8/8. We will be in quarantine with no income until at least September 1st, probably longer. I would appreciate any support you can provide. Thanks, [REDACTED – NAME]	11/08/2021 12:15:35	1/09/2021 12:15:35	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0039.0016	03/08/2020
Customer 45	WOH.0001.0025.0232	Reduced income due to loss of working hours.	14/08/2021 14:10:00	4/09/2021 14:10:00	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions	WOH.0001.0035.0494	20/09/2018
Customer 46	WOH.0001.0025.0233	lost tenant	23/08/2021 16:25:05	13/09/2021 16:25:05	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0035.0451	28/07/2015
						St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0035.0459	28/07/2015
Customer 47	WOH.0001.0025.0234	Employed F/T <sup>3</sup>	25/08/2021 10:15:11	15/09/2021 10:15:11	Unknown – Westpac did not find a response	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0033.0021	08/12/2016
						St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0329	18/11/2015

<sup>3</sup> Customer 47 selected 'Separation/Divorce' as the assistance option in their online hardship notice.

Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 48	WOH.0001.0025.0239	My current pay has stopped intill Jan 26th next year due to covid policys and government staff changes, i can start paying again week of jan 26th 2022	30/11/2021 15:45:56	21/12/2021 15:45:56	Unknown – Westpac did not find a response	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions	WOH.0001.0043.0035	11/11/2020
Customer 49	WOH.0001.0025.0311	fgfhgf~ <sup>4</sup>	12/10/2017 20:55:29	2/11/2017 20:55:29	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 50	WOH.0001.0094.0191	No work struggling to pay rent or buy food. I would like to balance transfer as the interest is at high but no one will let me as in unemployed	31/08/2017 16:25:13	21/09/2017 16:25:13	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 51	WOH.0001.0025.0367	In October a family member became unwell. In November I travelled back to [REDACTED – COUNTRY] to care for them up until the end of January. For the time I was away I was not working. I have now returned home and back to work but need to catch up on outstanding bills and need time to get back on top of finances.	20/02/2018 11:22:00	13/03/2018 11:22:00	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 52	WOH.0001.0025.0370	I am currentyl not working	6/03/2018 17:24:52	27/03/2018 17:24:52	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 53	WOH.0001.0025.0374	I have overcommitted with unsecured debt and childcare expenses. I can make regular fortnightly repayments but I'm unable to meet the current minimums. I would like to make a regular payment arrangement.	20/03/2018 17:45:02	10/04/2018 17:45:02	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 54	WOH.0001.0025.0375	I had surgery in January and had to take a month off work. I had health complications and had to take a further month off. I then had to quit as we moved to regional [REDACTED – STATE] and am currently looking for work.	20/03/2018 17:56:02	10/04/2018 17:56:02	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 55	WOH.0001.0025.0377	I have just found work. Will have to pay off debt	3/04/2018 19:05:45	24/04/2018 19:05:45	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

<sup>4</sup> Customer 49 selected 'Natural Disaster' as the assistance option in their online hardship notice.

Customer	Online Hardship Notice			Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 56	WOH.0001.0025.0379	[REDACTED – NAME] has been unwell and is needing assistance to repay his credit card	23/04/2018 13:45:06	14/05/2018 13:45:06	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 57	WOH.0001.0025.0383	Children stop providing financial support.	16/05/2018 11:54:37	6/06/2018 11:54:37	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 58	WOH.0001.0025.0386	Customer advised that he has been on centerlink for 6months and due to start up a business as soon as possible.	28/05/2018 12:27:24	18/06/2018 12:27:24	Unknown – Westpac did not find a response	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0033.0916 WOH.0001.0033.0921	10/01/2018
Customer 59	WOH.0001.0025.0388	My husband has injured himself at work and I am the only one working, I have only managed to find a permanent part-time role, which is making it difficult to pay our bills	8/06/2018 10:25:19	29/06/2018 10:25:19	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 60	WOH.0001.0025.0394	I have had to cease working as a result of severe psoriatic arthritis. I have not worked since 19/5/2018. I have filed an application for the Disability Support Pension however this is still being processed and could take months. At present I currently have no income.	3/07/2018 15:48:11	24/07/2018 15:48:11	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 61	WOH.0001.0025.0399	Working on gambling issues and seeking help from friends and families to assist during this difficult time of change	20/08/2018 14:22:09	10/09/2018 14:22:09	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0474	05/03/2013
Customer 62	WOH.0001.0025.0402	I am currently separated and going through a pending divorce/settlement. I would like to ask to freeze my mortgage payments for 3 months , until I get settlement, as I am not working, therefore have no income. My final pay from my employer will be on October 11th 2018, and this pay will have to suffice for 13 weeks, until i can claim Centrelink payments. My home loan is small, and when I get settlement the loan will be paid out, along with the Flexi loan i have with Westpac too.	5/10/2018 15:21:29	26/10/2018 15:21:29	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0501	15/10/2013
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract



Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 63	WOH.0001.0025.0404	Not enough regular income to cover all bills as self employed.	7/10/2018 11:41:09	28/10/2018 11:41:09	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 64	WOH.0001.0025.0405	Due to going through a mental health issue I have had to reduce my working hours.	11/10/2018 18:09:23	1/11/2018 18:09:23	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 65	WOH.0001.0025.0411	I am only getting 2 shifts a week at work, this barely covers any of my bills or my children's needs.	25/10/2018 14:00:00	15/11/2018 14:00:00	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0033.0292	04/06/2014
Customer 66	WOH.0001.0025.0418	Previous position no longer tenured in business.	17/12/2018 12:45:05	7/01/2019 12:45:05	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 67	WOH.0001.0025.0419	Two flexi loans were taken out in my name, to initiate my ex partners (at the time we were together) hair salon. she has agreed to make the repayments for the last 3 years until she decided to stop. I am currently seeking legal advice on this matter.	27/12/2018 12:21:31	17/01/2019 12:21:31	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 68	WOH.0001.0025.0427	Increased cost of living has meant commitments have increased across the board leaving me with less available funds. Plus \$8500 was stolen from me in december	24/02/2019 17:55:04	17/03/2019 17:55:04	Unknown – Westpac did not find a response	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0033.0926	18/07/2016
						Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0039.0144	13/10/2016

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 69	WOH.0001.0025.0429	Loss of income during recent floods have set us back financially, we are getting back on track but are requesting some extra time to make-up credit card payments.	4/03/2019 13:30:08	25/03/2019 13:30:08	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 70	WOH.0001.0025.0443	For the past 2 years my daughter has been suffering with an illness which has resulted in 2 brain surgeries and 2 spinal surgeries and numerous of procedures in a hospital 2 hours from home which has caused great strain on my finances.	28/05/2019 18:07:06	18/06/2019 18:07:06	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 71	WOH.0001.0025.0444	customer is working part time due to two children	30/05/2019 14:25:57	20/06/2019 14:25:57	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 72	WOH.0001.0025.0447	i have recently found out i will have no job from the end of june. I was already overcommitted. In 2015 i caught a Staph infection which attacked my heart, liver and kidneys and shut down my body, i was in a coma for 2 weeks, had open heart surgery to replace my heart valves, and spent 3 months on a dialysis machine. i was in hospital for 5 months and another 5 at home doing rehab. I got so far behind as both me and my partner didn't work for nearly 1 year, now i have lost my job again, and because of health reasons i am limited to the work i can do. i am seeing a money care financial advisor and she has asked for a 3 month moratorium holding all interest fees and charges. i am currently looking for work and if things don't work out i plan to sell my home to pay back all my debts	11/06/2019 10:25:50	2/07/2019 10:25:50	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 73	WOH.0001.0025.0448	Continuation of previous financial hardship and separation	11/06/2019 13:48:00	2/07/2019 13:48:00	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 74	WOH.0001.0025.0452	Hi I ran a landscaping business and had a builder go bankrupt and lost 20,000 so am shutting up shop. Got a new job landscaping but wage is a he'll of alot less then before so can't afford to get keep going this way. Hate being late on payments etc. Hoping to make a lump sum settlement of \$6000 to end card and have one less thing to worry about.	14/06/2019 14:53:11	5/07/2019 14:53:11	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 75	WOH.0001.0025.0463	my husband and i have separated, I am left with a personal loan and 2 credit cards, one child with autism, and all housing expenses	13/08/2019 18:07:24	3/09/2019 18:07:24	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 76	WOH.0001.0025.0467	Unable to work living on pension only	2/09/2019 13:11:23	23/09/2019 13:11:23	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 77	WOH.0001.0025.0494	Wife will be on maternity leave, we were unprepared to find out that our employer did not pay maternity leave. Due to this we're unable to make various payments as she will have no income for an 8 week period before our son is born.	17/10/2019 0:07:57	7/11/2019 0:07:57	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
						Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0059.0013	17/01/2018
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 78	WOH.0001.0025.0499	Went into business [REDACTED – BUSINESS NAME] in [REDACTED – SUBURB]. Finished PAYG job to work in [REDACTED – BUSINESS NAME] and [REDACTED – BUSINESS NAME]. Rent expenses catering expenses not getting enough people into Restaurant. I have gone back to work now PAYG as a Panel beater, but are still having to pay rent and expenses for the Restaurant. Currently looking to speak with Solicitor to end the lease on the shop. I would like to have some ease of payment on my Personal loan and credit card until I have the Restaurant expenses cleared up.	18/10/2019 16:45:41	8/11/2019 16:45:41	Unknown – Westpac did not find a response	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0059.0018	07/09/2018
						Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0028.0928	07/09/2018
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 79	WOH.0001.0025.0504	We have received two large tax bills that have to be paid as a matter of urgency	25/10/2019 11:32:14	15/11/2019 11:32:14	Unknown – Westpac did not find a response	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0033.0810	29/03/2017
Customer 80	WOH.0001.0025.0505	I used my Westpac Business credit card to start off my business hoping to pay back with in 6 months. But the business is very slow and not making enough money yet after 18 months. I have been paying my minimum due every month and the interest adding up the total Balance has not gone down. I seek assistance in either reducing or nil interest for a few months. I am willing to pay upto \$300 per month and may be more when I make money.	25/10/2019 11:43:19	15/11/2019 11:43:19	Unknown – Westpac did not find a response	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0059.0023	13/07/2018
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 81	WOH.0001.0025.0508	The family income has now been reduced for the next 9 months due to my wife being on maternity leave.	20/11/2019 14:11:09	11/12/2019 14:11:09	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 82	WOH.0001.0025.0510	I will be on unpaid leave for 3 months as I will be overseas sorting out a death of a family member.	12/12/2019 16:03:02	2/01/2020 16:03:02	Unknown – Westpac did not find a response	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0033.0911	19/07/2018
Customer 83	WOH.0001.0025.0511	Lost job of 4 years as barman due to shortage of work. The lack of tourist and miners in area as well as the drought	13/12/2019 17:58:16	3/01/2020 17:58:16	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 84	WOH.0001.0025.0513	I've recently been hospitalised due to a mental health crisis, and am yet to return to work on the advice of my medical team.	17/12/2019 15:06:38	7/01/2020 15:06:38	Unknown – Westpac did not find a response	Westpac	Credit Card	WBC Combined Conditions of Use and Credit Guide	WOH.0001.0035.2052	17/04/2019
Customer 85	WOH.0001.0025.0515	Just struggling with gambling addiction, now I just need money to get through the week	3/01/2020 11:51:42	24/01/2020 11:51:42	Unknown – Westpac did not find a response	Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 86	WOH.0001.0025.0516	Currently on centrelink parenting payments	3/01/2020 11:48:46	24/01/2020 11:48:46	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 87	WOH.0001.0025.0517	About to head to prison until [REDACTED – DATE] - not earning an income would like personal loan repayments put on hold until out of prison and back working.	3/01/2020 11:57:47	24/01/2020 11:57:47	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 88	WOH.0001.0025.0520	I am unable to work as I have had my finger nearly amputated ... on my right hand this has led to two surgeries, second due to infection. I am a single mother with two kids. Im currently on Centrelink benefits, experiencing domestic violence ... Several other factors, has put me in financial hardship. I am currently unable to meet, other costs of living. This situation is unlikely to change in the next 6-12 months as I most likely have another surgery, which will delay me returning to work.	22/01/2020 14:53:32	12/02/2020 14:53:32	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 89	WOH.0001.0025.0522	Been out of work for a while and now studying	3/02/2020 16:18:57	24/02/2020 16:18:57	Unknown – Westpac did not find a response	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0033.0972	01/08/2018
						Westpac	Credit Card	WBC Combined Conditions of Use and Credit Guide	WOH.0001.0033.0941	16/10/2018
						Westpac	Credit Card	WBC Combined Conditions of Use and Credit Guide	WOH.0001.0033.0951	16/10/2018
Customer 90	WOH.0001.0025.0526	I'm currently pregnant and my working hours was reduced. Thus my income is reduced and I'm having a hard time meeting the repayments. Is there any chance I can pause the repayment? Because I'm really struggling right now. I don't know what to do.	13/02/2020 17:02:45	5/03/2020 17:02:45	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 91	WOH.0001.0025.0527	I have just been divorced and now moved back to [REDACTED – COUNTRY] and have mental health issues which leaves me unemployed	13/02/2020 17:07:48	5/03/2020 17:07:48	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 92	WOH.0001.0025.0532	I Have lost my job.	21/03/2020 9:45:04	11/04/2020 9:45:04	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0028.0923	08/09/2016
Customer 93	WOH.0001.0025.0534	Supply fish to restaurants that had stopped	24/03/2020 19:10:03	14/04/2020 19:10:03	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0025	10/09/2003
						Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0839	08/05/2017
Customer 94	WOH.0001.0025.0535	My casual hours have reduced and as of yet i have not received a scholarship	26/03/2020 8:54:38	16/04/2020 8:54:38	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 95	WOH.0001.0025.0536	Reduced work hours due to the virus	26/03/2020 8:56:50	16/04/2020 8:56:50	Unknown – Westpac did not find a response	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0033.0589	08/01/2019
Customer 96	WOH.0001.0025.0539	I have had to close my business.	6/04/2020 12:58:16	27/04/2020 12:58:16	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0724	07/12/2017
Customer 97	WOH.0001.0025.0541	Unfortunately due to the COVID-19 pandemic I have been stood down from work.	8/05/2020 11:22:34	29/05/2020 11:22:34	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0708	22/09/2017
						Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0708	22/09/2017
						Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0033.0966 WOH.0001.0033.0971	22/09/2017
Customer 98	WOH.0001.0025.0544	Had heart surgery few days ago and can not work for next 3 months as Doctor advised on Medical Certificate	16/09/2020 14:38:27	7/10/2020 14:38:27	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 99	WOH.0001.0025.0545	My long term partner and I separated which resulted in me needing to relocate from [REDACTED – CITY] to [REDACTED – CITY]. I had to resign from my job and do not commence at my new place of employment until 05/10 so was hoping to defer some payments of my personal loan	4/10/2020 16:43:46	25/10/2020 16:43:46	Unknown – Westpac did not find a response	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0033.0746	06/11/2019
Customer 100	WOH.0001.0025.0547	I need to pause my personal loan so i can afford to find a place to live and furnish it and then continue to be able to pay rent.	9/10/2020 13:30:07	30/10/2020 13:30:07	Unknown – Westpac did not find a response	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0033.0620	08/03/2019
Customer 101	WOH.0001.0025.0549	Due to the current climate for employment and the industries for which we work, there is not many jobs going that we are successful for, and it has not been due to lack of trying. As a result of this and to create some independence from the government (not have to rely on their job seeker program) we have started a pony rides and pony party business. This is still in its infancy and we are constantly adding to our services to increase customers. ...	22/10/2020 15:14:59	12/11/2020 15:14:59	Unknown – Westpac did not find a response	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0033.0936	22/12/2017
						Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0695	27/06/2017
Customer 102	WOH.0001.0025.0553	Tenant to vacate property no rental income.	13/01/2021 11:26:04	3/02/2021 11:26:04	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0872	19/05/2017
						Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0872	19/05/2017

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 103	WOH.0001.0025.0559	Over committed to bills and haven't been earning enough since Christmas to accommodate for	13/02/2021 1:27:05	6/03/2021 1:27:05	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 104	WOH.0001.0025.0560	I have two credit cards at a total of \$9000 which I have maxed out. Paying interest and all my other bills and expenses, I'm finding it difficult as I'm payed by the month to get on top of it. I've used my credit cards to support me through these times but has caught up with me. Your assistance in helping get back on track will be greatly appreciated. Thank you	13/02/2021 4:49:41	6/03/2021 4:49:41	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0882	17/12/2019
Customer 105	WOH.0001.0025.0565	Tenant has been evicted and hasn't paid rent. She has left it in a bad way. Can't afford mortgage and repairs	29/03/2021 12:45:11	19/04/2021 12:45:11	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0737	12/11/2018
Customer 106	WOH.0001.0025.0566	I went through a period of unemployment approx. 5 years ago where I needed to use credit cards and loans to pay my bills. I have not been able to get back on my feet since.	11/04/2021 19:39:08	2/05/2021 19:39:08	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 107	WOH.0001.0025.0567	COVID19 and stuck overseas and unemployed. Its greatly stressed financial situation for me. I cannot commit to payments towards my Westpac Flexi loan anymore, please write it off as a bad debt. I cannot make any payments as I am barely surviving here on food and shelter. Please take humanitarian consideration and close my Flexi loan account forever. Thank you. Please dont send me Repayment notices as I am not in any position repay. I'm very stressed. Please understand my situation.	20/04/2021 18:25:53	11/05/2021 18:25:53	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 108	WOH.0001.0025.0570	I was stuck overseas since March 2020 due to the pandemic and was left without job till I could return back to Australia. I returned back to Australia in April 2021. If there is any assistance I am eligible to would be much appreciated. I would like to make payment arrangement plan for my closed Ignite Mastercard account no: <b>[REDACTED – ACCOUNT NUMBER]</b>	11/05/2021 12:45:06	1/06/2021 12:45:06	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 109	WOH.0001.0025.0573	my partner lost her job recently and we are living of 1 income i have personal loan with westpac with monthly repayments i need couple weeks to get back on track.	8/07/2021 16:10:05	29/07/2021 16:10:05	Unknown – Westpac did not find a response	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0035.1069	10/10/2018

Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 110	WOH.0001.0025.0574	Reduced income due to less working hours during covid 19.	16/07/2021 9:30:07	6/08/2021 9:30:07	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 111	WOH.0001.0025.0576	I am not able to work from last month due to covid restrictions	22/07/2021 19:55:09	12/08/2021 19:55:09	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 112	WOH.0001.0025.0577	catching up payments covid	26/07/2021 17:25:06	16/08/2021 17:25:06	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 113	WOH.0001.0025.0578	I have Flexi loan with you have advised before number [REDACTED – ACCOUNT NUMBER]	26/07/2021 19:25:06	16/08/2021 19:25:06	Unknown – Westpac did not find a response	Westpac	Personal Loan	WBC Flexi Loan Conditions of Use	WOH.0001.0035.2075	Credit contract is undated
Customer 114	WOH.0001.0025.0585	Dear Sir/Madam Within last financial year I decided to start work as a self employed. I bought a vehicle, tools and insurance so I had a small amount of money left. Due to poor weather condition work did not go well. I started to make better income from February. But now I am not working due to covid-19 restrictions. I am only one who is employed in a household with two small children. So this would help me until I am back to work. Thank you.	24/08/2021 11:00:10	14/09/2021 11:00:10	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0035.1931	15/04/2019
Customer 115	WOH.0001.0025.0587	Work closed down for COVID-19	1/09/2021 10:30:11	22/09/2021 10:30:11	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 116	WOH.0001.0025.0588	Originally I had to take maternity leave early due to being high risk from Covid, I'm still only working part time and struggling to meet all my bills. I really need a little longer on reduced payments until I get on my feet please.	2/09/2021 11:20:18	23/09/2021 11:20:18	Unknown – Westpac did not find a response	Westpac	Personal Loan	WBC Flexi Loan Conditions of Use	WOH.0001.0035.2087	Credit contract is undated
						Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0035.1038	30/07/2018
Customer 117	WOH.0001.0025.0591	Partner can't work due to covid lockdown	6/09/2021 14:25:25	27/09/2021 14:25:25	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0035.1808	23/12/2013



Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 118	WOH.0001.0025.0592	i need help financially to pay off my liabilities i recently bought a car to drive uber but due covid restriction i am not allowed to drive outside my LGA its in affecting financially. it would be really helpful if you could take off the interest and monthly fee off from my flexi loan as I'm struggling at the moment	13/09/2021 11:30:13	4/10/2021 11:30:13	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 119	WOH.0001.0025.0595	lockdown	27/09/2021 15:40:08	18/10/2021 15:40:08	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 120	WOH.0001.0025.0598	I have been unemployed since July 31st and have been living off savings and have yet to receive centrelink benefits.	1/11/2021 15:55:06	22/11/2021 15:55:06	Unknown – Westpac did not find a response	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0035.2047	22/10/2018
Customer 121	WOH.0001.0025.0600	Have changed jobs and have an income that is lower approximately \$10000 per annum	20/11/2021 14:21:55	11/12/2021 14:21:55	Unknown – Westpac did not find a response	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0035.0824	14/02/2014
Customer 122	WOH.0001.0094.0037 <sup>5</sup>	****VENDOR COMMENTS**** debtor is not center link and unemployed , also wants Hardship for all accounts with westpac.	3/07/2017 13:10:56	24/07/2017 13:10:56	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 123	WOH.0001.0094.0038	I lost my job two weeks ago and I am going to hod my repayments for one or two months.	5/07/2016 12:14:26	26/07/2016 12:14:26	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0040.0082	30/01/2014
Customer 124	WOH.0001.0094.0040	Can not keep up with credit card and other repayments at the moment.	10/08/2016 8:27:18	31/08/2016 8:27:18	Unknown – Westpac did not find a response	Bank SA	Credit Card	BankSA Credit Card Conditions of Use	WOH.0001.0040.0013	10/04/2013
Customer 125	WOH.0001.0094.0044	Suffering from severe depression. I understand you have been trying to contact me and I apologise but I have been avoiding contacts currently.	27/11/2015 12:52:56	18/12/2015 12:52:56	Unknown – Westpac did not find a response	Bank of Melbourne	Mortgage Loan	BoM Residential Loan Agreement General Terms and Conditions	WOH.0001.0039.0088	08/02/2013
						Bank of Melbourne	Credit Card	BoM Credit Card Conditions of Use	WOH.0001.0035.0004	31/01/2014
						Bank of Melbourne	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Bank of Melbourne	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Bank of Melbourne	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract						

<sup>5</sup> Customers 122 to 185 are affected customers to whom Westpac was required to provide a response to their online hardship notice application impacted by the System Failure before 4 September 2017, but to whom Westpac never gave a response.

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 126	WOH.0001.0094.0045	I have previously applied for financial hardship assistance by the bank and though I could manage my finances which proved myself wrong. I have had a major drop in my wages as my previous role has been off shored and am now working as a temp for [REDACTED – EMPLOYER] and earning half of what I was on a weekly basis. I am also going through a rough patch with my relationship and struggling to meet all my financial repayments. It has actually come to the point where I used my BOM credit card to live off which is the worst thing that has happened to me being a 18.5k limit card which was used and then paid back and now it has been used again and will struggle to pay the minimum for at least the next few months until I stabilise myself with a new role and earn more money.	3/02/2016 0:23:02	24/02/2016 0:23:02	Unknown – Westpac did not find a response	Bank of Melbourne	Credit Card	BoM Credit Card Conditions of Use	WOH.0001.0033.0029	11/11/2015
Customer 127	WOH.0001.0094.0046	I had an surgery on spinal cord and having one more in the month of May.	1/03/2016 13:01:01	22/03/2016 13:01:01	Unknown – Westpac did not find a response	Bank of Melbourne	Credit Card	BoM Credit Card Conditions of Use	WOH.0001.0033.0025	17/10/2014
Customer 128	WOH.0001.0094.0048	Due to weather work has slowed down picks back up in the next month	1/08/2016 12:36:09	22/08/2016 12:36:09	Unknown – Westpac did not find a response	Bank of Melbourne	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 129	WOH.0001.0094.0052	I had an accident in March and was unable to continue with my position. Since then I have been seeking work. I am now unable to meet my debts. I have applied for assistance with paying electricity and can just make rent and food. I am seeking assistance until I get work. I am not unskilled and have previously been employed for six years with the one company. In the past I have always paid my payments on time.	7/10/2015 9:36:06	28/10/2015 9:36:06	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0166	16/08/2011
						St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0033.0039	01/01/2013
						St George	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 130	WOH.0001.0094.0055	Been unemployed for 8 weeks. Just started a new job and I'm not being paid until the end of January	15/01/2016 8:19:47	5/02/2016 8:19:47	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0310	19/01/2015
Customer 131	WOH.0001.0094.0057	Rental arrears are accumulating I have a job but wont be given shifts until 21st February 2016. Facing eviction of my current address.	12/02/2016	4/03/2016 11:23:26	Unknown – Westpac did not find a response	St George	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 132	WOH.0001.0094.0058	construction building contractor owed money \$100,000+ by building contractors fighting it out in court at the moment have very limited funds to get by week by week	16/02/2016 16:41:58	8/03/2016 16:41:58	Unknown – Westpac did not find a response	St George	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 133	WOH.0001.0094.0059	Finished work on December 16th and was supposed to go to another camp on the 28th of December. That contract never eventuated and the next lot of work I had was the 27th January 2016	19/02/2016 15:35:04	11/03/2016 15:35:04	Unknown – Westpac did not find a response	St George	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 134	WOH.0001.0094.0060	Over committed to too much debt and paying for a wedding. I cannot make payment till 8th April to bring my balance back in line. After this I will be ok for payments as I will not have a wedding/honeymoon to pay for anymore.	13/03/2016 12:05:33	3/04/2016 12:05:33	Unknown – Westpac did not find a response	St George	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 135	WOH.0001.0094.0063	i have been put on call and have not received a call for a month now. so i am getting no income at the moment.	27/04/2016 16:01:38	18/05/2016 16:01:38	Unknown – Westpac did not find a response	St George	Auto Loan	SGB Fixed Rate Loan Agreement Standard Terms	WOH.0001.0060.0001	25/11/2015
Customer 136	WOH.0001.0094.0067	The accounts lady in the company committed Fraud ... and now the business can no longer survive as the cash flow has stopped. As my husband who runs the manufacturing side has a nervous brake down and has depression so closing our business is the only way.	2/08/2016 13:45:40	23/08/2016 13:45:40	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0040.0027	22/01/2014
Customer 137	WOH.0001.0094.0068	I'm currently unemployed and cant work as i have sustained an injury out of work, I'm trying to get assistance through centrelink but its taking forever so in the meantime i cant afford my repayments thatS why I'm so far in the red.	27/09/2016 15:09:10	18/10/2016 15:09:10	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0280	01/08/2014
Customer 138	WOH.0001.0094.0069	after separation from my partner in May 2016, I believed that the settlement of him buying me out of the property would be quick and simple. My legal representative has advised me that this could take an additional 6 months and my current financial situation is not sustainable for that time. I have been living on my savings which have decreased from 30,000.00 to under 10,000.00 since May 2016	25/10/2016 16:47:12	15/11/2016 16:47:12	Unknown – Westpac did not find a response	St George	Mortgage Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0039.0113	24/02/2015
Customer 139	WOH.0001.0094.0070	Have now worked since May but am in the final stages of pre employment with a facilities management company doing FIFO work.	1/12/2016 18:05:58	22/12/2016 18:05:58	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0359	17/02/2016
Customer 140	WOH.0001.0094.0074	depression anxiety and tremors.curently applying for disability pension	6/02/2017 14:15:34	27/02/2017 14:15:34	Unknown – Westpac did not find a response	St George	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 141	WOH.0001.0094.0077	Unable to meet additional payments at this time to catch up on outstanding amounts. Can meet fortnightly agreements	20/03/2017 8:54:25	10/04/2017 8:54:25	Unknown – Westpac did not find a response	St George	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 142	WOH.0001.0094.0080	Partner with not assist financially. House is going on the market within approx 2 weeks, waiting for the council to issue a certificate for the pool. Would like to pause the repayments and then use the sale proceeds to pay out the loan in full.	19/05/2017 16:05:45	9/06/2017 16:05:45	Unknown – Westpac did not find a response	St George	Mortgage Loan	SGB Residential Loan Agreement General Terms and Conditions	WOH.0001.0035.0588	28/11/2001
						St George	Mortgage Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0039.0121	20/10/2009
						St George	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						St George	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract



Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
		safe accommodation and also employment so that I can get back on my feet again. I do not want my financial position to get any worse than it already has but I need to take care of this matter as soon as possible.	27/11/2015 13:30:51	18/12/2015 13:30:51		Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
			27/11/2015 13:30:52	18/12/2015 13:30:52		Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
			27/11/2015 13:30:52	18/12/2015 13:30:52		Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 149	WOH.0001.0094.0104	Would like payments to be reduced until i can get employment	12/02/2016 11:22:48	4/03/2016 11:22:48	Unknown – Westpac did not find a response	Westpac	Mortgage Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0037.0373	09/09/2015
Customer 150	WOH.0001.0094.0105	I need to consolidate both flexi loans. I can only pay \$500 per month towards the debt until my Tax return in Aug/Sept. I should be able to put forward \$15,000-\$20,000 to get this debt reduced.	25/02/2016 19:12:46	17/03/2016 19:12:46	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 151	WOH.0001.0094.0107	I have not received any rent from my [REDACTED – SUBURB] property for over five months.  My property manager has now been able to secure a 12 month lease ...  I would like to discuss this again at the end of April 2016 in terms of increasing my fortnightly payments.	29/02/2016 19:06:19	21/03/2016 19:06:19	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
		I need to be contacted via email as I can only receive incoming calls due to missing a Vodaphone bill.				Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Home loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Home loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 152	WOH.0001.0094.0109	Lost job in January	9/03/2016 9:33:58	30/03/2016 9:33:58	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 153	WOH.0001.0094.0110	I am experience a temporary financial hardship due to a divorce. I was self employed earning combined with my partner \$200,000 per year. This year my income is \$18,000. You can see by my card history how I don't pay my expenses anymore or my whole account my the month. Once settlement has occurred I will be financial again - its just that all my assets (own my current house outright worth \$700k) 2 investments properties worth \$1,000,000 (debt \$630k) and business value to be advised I will have a reliable asset pool to allow me to pay off this debt. I have gone from quite financial to relying on Centrelink payments which is embarrassing. I will pay the minimum amount next month by 16 May and I apologise for this.	26/04/2016 20:24:23	17/05/2016 20:24:23	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 154	WOH.0001.0094.0111	Unexpected circumstances. I am working a low paying temporary contract and I am pregnant. I was in this role before I fell pregnant so I wasn't prepared and I will not receive maternity leave or any benefits from my employer. I will be receiving statutory benefits however this is very minor and will not cover all my out goings. I anticipate to return to part time work in March 2017.	26/04/2016 20:46:57	17/05/2016 20:46:57	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 155	WOH.0001.0094.0113	I have relocated to [REDACTED – COUNTRY] to care for my mother. I intended to start a business in [REDACTED – COUNTRY] but ended up losing my investment. At the moment I make less than \$1000 monthly, but would still be willing to pay what I owe. I haven't been able to make the payments as I am unable to find a way of transferring money into Westpac from [REDACTED – COUNTRY] bank account.	26/04/2016 21:10:04	17/05/2016 21:10:04	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 156	WOH.0001.0094.0114	Cannot maintain my platinum visa account due to above circumstances. Thank you <sup>6</sup>	26/04/2016 22:04:38	17/05/2016 22:04:38	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 157	WOH.0001.0094.0115	Long term unemployment. Some work received but utilised all savings and redundancy monies for day to day living costs	26/04/2016 22:29:54	17/05/2016 22:29:54	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 158	WOH.0001.0094.0116	A couple of years ago our ... daughter was diagnosed with Autism Spectrum Disorder. My wife and I are [REDACTED – COUNTRY] citizens and even though my daughter was born in Australia she is not eligible for any funding. We have had and continue to have substantial therapy expenses for our daughter, my wife has been struggling with depression, she has not been able to work as she needs provide home therapy as well. Our expenses are high, we are struggling on a single income and have been going backwards financially. ... we moved back to [REDACTED – COUNTRY] for family support at a considerable relocation cost and will continue to have high therapy costs.	27/04/2016 3:59:04	18/05/2016 3:59:04	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 159	WOH.0001.0094.0121	I was made redundant the middle of Jan 2016 and since then have not been able to secure employment. I receive fortnight payments from Centrelink but finding it hard to pay bills and debts.	17/06/2016 10:12:34	8/07/2016 10:12:34	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0035.0750	18/03/2013
						Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 160	WOH.0001.0094.0122	Been waiting on a payment from child support outstanding balance and money owed is 20,189 hours of work decreased so money been a bit of a problem but getting on track and waiting to put my tax in and should be all good by mid July	17/06/2016 10:13:25	8/07/2016 10:13:25	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

<sup>6</sup> Customer 156 selected 'Unemployment' as the reason option in their online hardship notice.

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 161	WOH.0001.0094.0128	redundancy	18/07/2016 14:00:22	8/08/2016 14:00:22	Unknown – Westpac did not find a response	Westpac	Mortgage Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0037.0265	10/02/2014
Customer 162	WOH.0001.0094.0131	Was made redundant in September last year and continued to pay until february. we did not receive any financial assistance until July this year. I am now in a position to pay \$15 per fortnight for 6 months and will re-assess	1/08/2016 14:52:20	22/08/2016 14:52:20	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 163	WOH.0001.0094.0133	re-submitted application, previously didnt take off husband portion and incorrectly added debts in as well as expenses. Please see previous file for history and reasons for request as fully documented on last email within last 2 weeks.rental houses cover all costs and some of mine so not included as income. husband covers all of household expenses. only put on ones I actually pay. only <sup>7</sup>	13/08/2016 9:31:48	3/09/2016 9:31:48	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 164	WOH.0001.0094.0134	Disability	31/08/2016 15:25:06	21/09/2016 15:25:06	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 165	WOH.0001.0094.0135	Am being maxed by my commitment for my mothers care and finding it hard to keep balanced at the moment	31/08/2016 18:10:11	21/09/2016 18:10:11	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 166	WOH.0001.0094.0141	Single mother, low income, restricted to centrelink payments, sudden death in the family overseas, unexpected trip for the funeral. Struggling with rent, bills, life expenses with baby	19/09/2016 10:08:12	10/10/2016 10:08:12	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

<sup>7</sup> Customer 163 selected 'Reduced Income' as the reason option in their online hardship notice



Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 167	WOH.0001.0094.0143	Actually I can pay the loan, because of my divorce matter, I do not want to pay the mortgage just by myself. I have been paying all the loans from the beginning of this three mortgages.	27/09/2016 15:01:04	18/10/2016 15:01:04	Unknown – Westpac did not find a response	Westpac	Mortgage Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0037.0280	24/06/2014
						Westpac	Mortgage Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0037.0122	15/11/2011
						Westpac	Mortgage Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0037.0159	03/05/2012
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Home loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 168	WOH.0001.0094.0144	Due to a work incident I have lost one part time job and am recovering from a nervous breakdown/also have seperated from partner thus reducing income support	4/10/2016 12:05:27	25/10/2016 12:05:27	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 169	WOH.0001.0094.0147	I have spoken to [REDACTED – NAME] on the phone and have given a full description. I lost my full-time job ... and have been working casual shifts in restaurants since then. My [REDACTED – NATIONALITY] partner and I had a holiday booked to [REDACTED – COUNTRY] (for me to meet his family) that we had booked in 2015. We took out a \$10,000 loan from my flexi-loan to help cover for this holiday. ... when we came back I then started studying a degree at [REDACTED – COLLEGE]. I study full time and work very casual shifts at a restaurant which I make enough money to barely cover my weeks rent. We had planned on living on his income alone. Unfortunately, he lost his job due to being very aggressive towards his manager and we were told to see a Psychologist where he was diagnosed with Bi-Polar. Since then he developed into a very manic/psychotic state where he was promiscuous, spent a lot of money (thousands of dollars), verbally abusive towards me and threatened my life. I had to organise doctors to assess him and he was admitted to a psychiatric ward in the [REDACTED – HOSPITAL], his name is [REDACTED – NAME] if you need to check this. I have had to withdraw around \$2000 from the flexiloan again to cover for last months rent. ... I have had to pay for the full \$2000 rent by myself. I cannot move out of the apartment earlier because I have exams in two weeks which I need to give all my energy and attention to. I have a flight booked to [REDACTED – COUNTRY] ... where I plan on going home to grieve and heal. My whole life has been turned upside down as I now need to transfer my studies to [REDACTED – CITY] as I cannot afford to continue studying here in Australia. I have been forced to leave [REDACTED – CITY], my life here and my relationship to move back home. I am asking for four months of nil payments and interest until I am back on my feet and earning enough in [REDACTED – COUNTRY].	25/10/2016 16:42:56	15/11/2016 16:42:56	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 170	WOH.0001.0094.0148	My contract has not been renewed. I was under the impression it would be ongoing but the company has imposed a hiring freeze. I am looking for work but have not had luck so far.	26/10/2016 17:16:32	16/11/2016 17:16:32	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 171	WOH.0001.0094.0149	When we applied for the mortgage, was earning double the income I am now which has led us to using the credit card more and not being able to pay that off. We also have a flexi loan with Westpac	2/11/2016 16:32:33	23/11/2016 16:32:33	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Mortgage Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0037.0146	30/03/2012

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
						Westpac	Home loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 172	WOH.0001.0094.0152	I contracted Ross River Virus in February 2016 It left me with Chronic Arthritis and Now is turning to rheumatoid Arthritis .I was out of work for over 7 months. I am now Back at work ,But with limited hours . I tried to get Insurance on my loans but because I was still working a few hours in the office which I could do , I was not entitled to this . I was told that there was no option but to keep paying I was never told about this assistance option until recently .	15/12/2016 9:41:52	5/01/2017 9:41:52	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 173	WOH.0001.0094.0157	I am self employed and only able to pay myself 600 dollars per week.My husband is on permanent disability .	19/01/2017 9:43:58	9/02/2017 9:43:58	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 174	WOH.0001.0094.0158	I have become unemployed and am applying for help and assistance in paying my credit card off. I have credit card insurance on my card. I am going to be employed again on the 15th of February so will be able to make some payments from that date. Please let me know how I should proceed as I can no longer pay any money. I am now on Centrelink payments. I can provide a letter from Centrelink and Statement from my previous employer ( Separation letter.) Please let me know how to do this. Thank you - I am financially destitute at the moment.	19/01/2017 17:23:52	9/02/2017 17:23:52	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 175	WOH.0001.0094.0160	<b>[REDACTED – NAME]</b> has been unable to work to his full capacity for 4 months or so making our income greatly reduced for a period of time as I was unemployed at that time also.	6/02/2017 14:13:17	27/02/2017 14:13:17	Unknown – Westpac did not find a response	Westpac	Mortgage Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0037.0251	18/03/2014

Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 176	WOH.0001.0094.0161	have epilepsy and entering rehabilitation programme for substance abuse	18/02/2017 16:31:39	11/03/2017 16:31:39	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 177	WOH.0001.0094.0162	I have been in financial hardship because my centrelink family payments have been reduced by approx. \$600.00 per fortnight quite expectantly. My husband works in a casual capacity and he worked more hours than we realised last financial year. This resulted in me now losing income that has placed me in financial hardship. I have 3 dependants and as my husband is currently not receiving an income I am obviously looking after him financially also. We are good people who are absolutely hating being in this position.	20/02/2017 14:08:39	13/03/2017 14:08:39	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 178	WOH.0001.0094.0166	I am currently experiencing financial difficulty as a result of a reduced income. I have become unemployed from a fulltime management job which has help things our over the last 6 months.  Otherwise I am self employed haing run my accommodation business for 10 years in <b>[REDACTED – REGION]</b> .  It is my intention to refinance my property, valued at \$1.2 million with a current loan balance of \$710K and to consolidate any outstanding debt. into the new loan.	8/03/2017 15:37:42	29/03/2017 15:37:42	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 179	WOH.0001.0094.0169	Moved overseas and income is not to same standard as it was in Australia. Tried to put it off and should of done this a long time ago but kept putting it off and thought I could sort it out out. Personal information section won't let me put in my overseas number which is <b>[REDACTED – PHONE NUMBER]</b> Haven't had the credit card for over 18 months so don't know it's account number in product selection box	24/03/2017 20:50:44	14/04/2017 20:50:44	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 180	WOH.0001.0094.0170	franchise business went bust have picked up some work but now playing catch up with all expenses	24/03/2017 21:06:44	14/04/2017 21:06:44	Unknown – Westpac did not find a response	Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 181	WOH.0001.0094.0176	[REDACTED – NAME] suffered a full psychotic episode which accumulated in a mental breakdown- he has been hospitalised with full repatriated care for some months and is now an out-patient with daily mhn visitations. [REDACTED – NAME] current condition does not permit him the ability to initiate or maintain employment.	24/04/2017 13:18:06	15/05/2017 13:18:06	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 182	WOH.0001.0094.0178	not getting full-time hours, about to go on a training program for traffic control which will increase chances of getting shifts	19/05/2017 16:08:51	9/06/2017 16:08:51	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 183	WOH.0001.0094.0183	My partner and I have been unemployed for over a year as we were previously looking after my terminally ill parents who both passed away ... I have been searching for employment this year and have not been successful to date. My partner has recently gained employment but not at the same wage as in the past. I am only receiving centrelink benefits at the moment and struggling with meeting my payments and day to day living. I attempted to make payments of \$350 a month towards my westpac account but was suffering severely after these payments. I tried to call for assistance but could not receive help over the phone as I failed a question on the security check. I followed up with emails as I really wanted to know my options and still did not receive any information. I am really trying to get back on my feet and reach financial stability as before this terrible life crisis. I request that you please reconsider my situation and remove the default you have placed on my account as I was trying to meet my obligations but due the unforeseen circumstances in my life I could not control the issue. I am still applying for jobs and hope that I will be successful soon so I can return on track and meet my monthly payments and eventually payout the account. Please consider my application and remove the default and put in place an arrangement for hardship until I find employment	27/06/2017 14:22:21	18/07/2017 14:22:21	Unknown – Westpac did not find a response	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 184	WOH.0001.0094.0184	I was terminated from my employment on June 20 2017 due to the business in financial difficulty	3/07/2017 13:04:26	24/07/2017 13:04:26	Unknown – Westpac did not find a response	Westpac	Mortgage Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0037.0351	05/07/2016
Customer 185	WOH.0001.0094.0185	Have a lot of things to pay off in the next few weeks including a \$1900 bill for a car I damaged whilst test driving.	1/08/2017 12:00:07	22/08/2017 12:00:07	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 186	WOH.0001.0025.0096 <sup>8</sup>	Just started working. Overwhelmed and overcommitted. I have been making unrealistic arrangements and have made an appointment to speak to a financial councillor to help me with a realistic budget.	4/12/2018 11:52:14	25/12/2018 11:52:14	22/01/2019	Bank of Melbourne	Personal Loan	BoM Personal Loan General Terms and Conditions	WOH.0001.0035.0008	22/07/2015

<sup>8</sup> Customers 186 to 207 are affected customers who received a response to their online hardship notice application impacted by the System Failure outside the timeframe, and the period within which Westpac did not respond to that application occurred either wholly or partially after 4 September 2017.

Customer		Online Hardship Notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 187	WOH.0001.0025.0103	Hi There, I had 02 jobs before I went overseas. When I came back I lost my second job and my income got reduced. I have been regular in monthly payment but due to the reduction in my income, I stayed behind in monthly payments. I am also struggling to meet other daily needs at this time. At this time I can make monthly payment of \$100. I am also finding the second job to pay bills on time. I request you please allow me to pay a minimum of \$ 100/monthly. Once I get my second job I will be again regular in full monthly payment. I really appreciate your support.	29/12/2019 15:01:37	19/01/2020 15:01:37	22/01/2020	Bank of Melbourne	Credit Card	BoM Credit Card Conditions of Use	WOH.0001.0048.0069	23/08/2017
Customer 188	WOH.0001.0025.0114	No work due to lockdown	6/09/2021 9:15:09	27/09/2021 9:15:09	08/10/2021	Bank of Melbourne	Home Loan	BoM Residential Loan Agreement General Terms and Conditions  BoM Advantage Package Terms and Conditions	WOH.0001.0043.0001	05/02/2017
Customer 189	WOH.0001.0025.0118	I split with my partner, in February, so I have been paying the home loan solo at the moment, and last week, I lost my job, so I would like to pause repayments	28/10/2021 9:04:55	18/11/2021 9:04:55	25/11/2021	Bank of Melbourne	Home Loan	BoM Residential Loan Agreement General Terms and Conditions	WOH.0001.0035.0384	20/10/2016
Customer 190	WOH.0001.0073.0011	I have bipolar and have been in hospital. I am currently unable to work.	31/12/2017	21/01/2018 0:00:00	05/02/2018	St George	Unsec LOC		WOH.0001.0073.0003	9/03/2016
Customer 191	WOH.0001.0025.0198	After running a small business while raising three kids for 5 years I been affected with burn out depression. This caused me to become very disconnected and to not act with my best judgement. This has caused a problem as I did not get invoicing done correctly and has caused problems with my cash flow. I have been seeing a councilor and I am working through the depression, I am moving forward feeling positive. I am sorry for getting behind, I want to get the mortgage back on track.	17/02/2020 14:43:17	9/03/2020 14:43:17	08/04/2020	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0031.0156 WOH.0001.0031.0164 WOH.0001.0031.0174	16/01/2009 04/08/2013 30/10/2014
						St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0046.0042 WOH.0001.0046.0043 WOH.0001.0046.0044	28/01/2009
						St George	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 192	WOH.0001.0025.0225	Joint borrower out of work and tenants also out of work due to Covid 19. Both residential and security address is in the restricted LGAs for [REDACTED – STATE] and therefore unable to work. Unable to maintain hone loan repayments whilst in lockdown	28/07/2021 12:45:07	18/08/2021 12:45:07	04/09/2021	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0061.0073	11/01/2018
						St George	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 193	WOH.0001.0025.0242	Lost over \$500 a week because of covid	10/02/2022 19:15:32	3/03/2022 19:15:32	04/03/2022	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0043.0052	25/06/2012
						St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions	WOH.0001.0043.0043	23/10/2018
Customer 194	WOH.0001.0094.0186	I have been trying to make good all my debts, I lost my job about 12 months ago. since then I have been using all of my savings and sale of assets to make the payments. I have now exhausted all my money and assets to sell and the part time job I have only provides enough income to pay the rent and buy food.	2/08/2017 15:23:15	23/08/2017 15:23:15	08/09/2017	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 195	WOH.0001.0094.0188	Lost job due to need to stay home looking after sick partner in march Ran out of savings now	22/08/2017 10:21:30	12/09/2017 10:21:30	23/09/2017	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0035.0961	25/11/2016
Customer 196	WOH.0001.0094.0192	Further to my husband leaving, I have endured a costly legal case to care for [REDACTED – INDIVIDUAL'S] daughter, [REDACTED – NAME] who I now care for full time. I have already spoken with the team. It is a closed account and it is too hard to handle all the fees on top of the balance owing. I would like to go on an interest free payment plan of \$60 per fortnight and commit to pay the balance owing as this is what I can manage. I do not wish the use of the card at the end of the period. The interest and incessant fees is what is affecting my ability to pay it off. I have paid so much onto this card and yet it is only 2k down from 8 over several years. My circumstances are unique in that [REDACTED – INDIVIDUALS] died (can supply death certificates) and the legal documents to provide evidence that I am the parent to their orphaned	12/09/2017 10:40:47	3/10/2017 10:40:47	09/10/2017	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
		child, who has no parents. On top of this, my husband and I separated leaving me no financial support and the divorce papers have been lodged. I am essentially a single mother in difficult circumstances. Please kindly assist. This is my 3rd request to assist (2 via call centre) and the information seems not to have been cared for. I am seeking this arrangement and seek your kind approval. Please also confirm this will not mark my credit report as i have repeatedly asked for a solution and this was assured to me, also. Thank you.				Westpac	Credit card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 197	WOH.0001.0025.0412	My wife has just returned to work after our second baby. We were totally un prepared for the net 700 per fortnight we now pay on day care. Returning to work is a requirement for my wife to retain her current employment.	25/10/2018 13:46:56	15/11/2018 13:46:56	20/11/2018	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0033.0320	11/10/2016
Customer 198	WOH.0001.0025.0456	Shoulder/Arm/Neck Pain and unable to work. Haven't worked for past 3 months and cant work for next 4 months.	21/07/2019 12:32:51	11/08/2019 12:32:51	07/09/2019	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 199	WOH.0001.0025.0466	No longer can afford current payment as daughter can no longer assist	4/09/2019 10:37:15	25/09/2019 10:37:15	08/10/2019	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 200	WOH.0001.0025.0473	I lost my job on 4th of July and struggling to find a job	19/09/2019 11:43:09	10/10/2019 11:43:09	28/10/2019	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0033.0836	07/02/2018
Customer 201	WOH.0001.0025.0474	My husband and I have both unexpectedly become unemployed. We have both been looking for work for the past two months and are yet to be offered any positions. We used our tax returns to pay bills for as long as we could, but now we are in trouble and need some help.	19/09/2019 12:23:01	10/10/2019 12:23:01	17/10/2019	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0033.0825 WOH.0001.0033.0826	18/04/2017
						Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0344	08/11/2011
Customer 202	WOH.0001.0025.0497	My job was made redundant December 2018 and currently still unemployed.	17/10/2019 13:26:20	7/11/2019 13:26:20	19/11/2019	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 203	WOH.0001.0025.0529	My Wife is a self employed Home Hairdresser and after our Eldest daughter had some Mental Health Problems she was not able to work as much as she had to care for our daughter, plus the extra costs of counseling sessions.	17/02/2020 14:39:00	9/03/2020 14:39:00	10/03/2020	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0702	18/08/2017



Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
		This time has put a stress on our financial situation putting us behind in a few of our major payments. She is now back to normal working hours and our daughter is back at school but we are battling to keep up. We just need time. I am taking any overtime that comes up at work to help us get over this "hump" in our lives at the moment. I have a current "agreement" with Westpac of: \$1200pf HLN & \$567pf for flexi. I have paid this when I have done some Overtime but going forward this is just not sustainable for us to afford live.				Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 204	WOH.0001.0025.0530	[REDACTED – NAME] on Leave No Pay from work due to a Shoulder Injury.	10/03/2020 15:48:41	31/03/2020 15:48:41	18/04/2020	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0654	21/10/2014
Customer 205	WOH.0001.0025.0554	back injury and surgery has made me unable to work for the last seven months and it is going to be a while before there is any prospect of returning to work	18/01/2021 12:52:17	8/02/2021 12:52:17	13/03/2021	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 206	WOH.0001.0025.0561	I am currently unemployed. I was employed but had to leave due to illness. After this illness I had time off to recover and have been looking for work. Last year I enrolled myself in a university course and am now a full time student, i am currently about to begin my second year of a four year course.	13/02/2021 13:47:42	6/03/2021 13:47:42	12/03/2021	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 207	WOH.0001.0025.0572	We are in the process of selling the house ... I came back to Australia to care for my sick father who passed away ... I'm sorry I didn't think of anything else other than that. Once the house is sold we will settle the arrears and was settlement of the house takes place we will finalize our home loan.	4/07/2021 12:15:13	25/07/2021 12:15:13	02/08/2021	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0065.0049	11/04/2011
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract		
Customer 208	WOH.0001.0025.0116 <sup>9</sup>	Credit card <sup>10</sup>	5/10/2021 12:45:19	26/10/2021 12:45:19	N/A <sup>11</sup>	Bank of Melbourne	Credit Card	BoM Credit Card Conditions of Use	WOH.0001.0040.0009	21/09/2016

<sup>9</sup> Customers 208 to 229 are affected customers who lodged another hardship notice more than 21 days after their online hardship notice impacted by the System Failure, and the period within which Westpac did not respond to the impacted online hardship notice occurred at least wholly or partially after 4 September 2017.

<sup>10</sup> Customer 208 selected 'Unemployment' as the assistance option in their online hardship notice.

<sup>11</sup> Submitted another hardship notice on 09/11/2021, 35 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to on the same day.

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
Customer 209	WOH.0001.0025.0146	... this year, my mother was diagnosed with terminal cancer. I was working on a casual basis ... in education whilst I pursued full time work until this diagnosis arose. I ended up having to dedicate much of my time and resources in travelling to [REDACTED – CITY] to help care for her and spend time with her in the process of her receiving tests, being hospitalised, etc. She is now receiving a treatment plan with a team of carers but unfortunately the past few months has really impacted on me financially. I haven't been able to work as much and I've struggled to pay bills as a result. I actually made a call to St George ... enquiring about financial hardship and was hoping I could borrow some money off someone to put towards my loan but this hasn't been successful. I am still seeking full time work and have some possible opportunities coming up but given that I work in education, full time employment won't begin until ... next year. I would really appreciate some help and understanding in the meantime as I get on top of other bills and rent etc, which I am a little behind in, knowing that I will be in a much better financial place to begin making repayments back on my loan within a few months time.	13/12/2017 18:10:49	3/01/2018 18:10:49	N/A <sup>12</sup>	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0217	09/09/2016
Customer 210	WOH.0001.0094.0089	Ceased employment	12/09/2017 10:42:01	3/10/2017 10:42:01	N/A <sup>13</sup>	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0128	21/12/2016
Customer 211	WOH.0001.0025.0178	My business has closed suddenly	31/03/2019 15:19:51	21/04/2019 15:19:51	N/A <sup>14</sup>	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0046.0034	16/09/2014
Customer 212	WOH.0001.0025.0191	Finished from full time job to work for family business	20/10/2019 22:47:26	10/11/2019 22:47:26	N/A <sup>15</sup>	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0040.0039	23/09/2016
Customer 213	WOH.0001.0025.0201	Just overcommitted with bills and able to make payments on time	25/02/2020 8:30:07	17/03/2020 8:30:07	N/A <sup>16</sup>	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0035.0137	09/05/2017
						St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0046.0069	16/01/2018
						St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0046.0025	24/10/2017
Customer 214	WOH.0001.0025.0209	My wife and I have separated increasing the cost my living. This is combined with the stress of maintaining my business (small cocktail bar) during restrictions and Covid.	7/09/2020 14:50:34	28/09/2020 14:50:34	N/A <sup>17</sup>	St George	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 215	WOH.0001.0025.0219	Due to reduced income, I would like a 3/4 months mortgage holiday to recoup fund and make payment	20/04/2021 16:55:12	11/05/2021 16:55:12	N/A <sup>18</sup>	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions	WOH.0001.0031.0016 WOH.0001.0031.0023 WOH.0001.0031.0029	25/06/2001 15/11/2007 11/07/2013

<sup>12</sup> Submitted another hardship notice on 16/01/2018, 34 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 14 days.

<sup>13</sup> Submitted another hardship notice on 18/10/2017, 36 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 6 days.

<sup>14</sup> Submitted another hardship notice on 24/04/2019, 24 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 14 days.

<sup>15</sup> Submitted another hardship notice on 13/11/2019, 24 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 12 days.

<sup>16</sup> Submitted another hardship notice on 20/03/2020, 24 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 18 days.

<sup>17</sup> Submitted another hardship notice on 07/10/2020, 30 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to on the same day.

<sup>18</sup> Submitted another hardship notice on 16/06/2021, 57 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 9 days.

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
						St George	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 216	WOH.0001.0025.0221	Financial difficulty with paying off our monthly home loans. We would like to apply a postponage on the payment for approximately 3-6 months or a payment reduction if possible.	2/07/2021 15:25:07	23/07/2021 15:25:07	N/A <sup>19</sup>	St George	Home Loan	SGB Residential Loan Agreement General Terms and Conditions  SGB Advantage Package Terms and Conditions	WOH.0001.0039.0072	01/04/2014
Customer 217	WOH.0001.0094.0189	Due to illness, recent major surgery and ongoing back pain I am unemployed.	22/08/2017 10:26:56	12/09/2017 10:26:56	N/A <sup>20</sup>	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 218	WOH.0001.0025.0416	We have 3 large debts with westpac and although we can easily manage our monthly repayment for the personal loan as it's a fixed amount per month we cannot manage repaying our flexi loan and credit card debt. We tried to refinance the loans to one today to try and plan ahead, but Westpac declined to assist us even though we feel we can manage the new repayment amounts. We are expecting a baby early next year and will have reduced income for 6-8 weeks while I switch from my employment to parental leave pay. We will not be able to make any bank repayments in this time and will have to apply for payment extension s for all our bills. I will have no income from the end of December to Early February so we ask that you acknowledge the hardship we will be in and freeze our repayments until I am receiving income again.	7/12/2018 13:00:12	28/12/2018 13:00:12	N/A <sup>21</sup>	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 219	WOH.0001.0025.0446	was made redundant after only 7 months on role. Was expecting to be in position for at least the next 4 years and given no notice 2 weeks ago. Am currently looking for more stable work	11/06/2019 10:23:32	2/07/2019 10:23:32	N/A <sup>22</sup>	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0033.0463	22/05/2017
Customer 220	WOH.0001.0025.0496	I recently had a 6 month period of hardship assistance that I am hoping to extend for another 6 months. I had a plan to reduce debt over this period however my partner lost his job in May and I was required to cover his	17/10/2019 8:49:30	7/11/2019 8:49:30	N/A <sup>23</sup>	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0775	07/03/2016

<sup>19</sup> Submitted another hardship notice on 26/07/2021, 24 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 5 days.

<sup>20</sup> Submitted another hardship notice on 18/09/2017, 27 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 15 days.

<sup>21</sup> Submitted another hardship notice on 10/01/2019, 34 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 4 days.

<sup>22</sup> Submitted another hardship notice on 01/08/2019, 51 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 6 days.

<sup>23</sup> Submitted another hardship notice on 08/11/2019, 22 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 10 days.

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
		expenses as well as my own and provide for our 4 children				Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Overdraft	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 221	WOH.0001.0025.0509	Unable to pay amount owed each month	6/12/2019 11:38:34	27/12/2019 11:38:34	N/A <sup>24</sup>	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 222	WOH.0001.0025.0518	I have experienced financial hardship the past 18 months due to becoming a carer for my mum, helping to support her. Things are improving slowly, i just need a few more months of hardship assistance.	19/01/2020 8:34:56	9/02/2020 8:34:56	N/A <sup>25</sup>	Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0033.0851	21/06/2017
						Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0033.0366	19/12/2016
Customer 223	WOH.0001.0025.0519	Tenants have moved out of rental property. Property has been put up for sale. One offer fell through on finance. January & February have reduced working hours. Will go back to full time work as of March.	22/01/2020 14:52:53	12/02/2020 14:52:53	N/A <sup>26</sup>	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0583	06/06/2014
						Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0597	06/06/2014
Customer 224	WOH.0001.0092.0033	I have owing in total \$98,000 through investment property losses/required to be sold for divorce settlement - each property sold at a huge loss. I was not able to financially sustain my rental property and started professional house sitting in April 2019 - through 2 on line house sitting sites. When COVID started and all travel ceased I was no longer able to house sit as opportunities were no longer there. I am now living week to week and not servicing all debt - and now have many default notices. I had an arrangement with Westpac for reduce payments (thank	7/09/2020 13:48:00	28/09/2020 13:48:00	N/A <sup>27</sup>	Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract

<sup>24</sup> Submitted another hardship notice on 30/12/2019, 24 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 14 days.

<sup>25</sup> Submitted another hardship notice on 09/02/2020, 21 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 4 days.

<sup>26</sup> Submitted another hardship notice on 19/02/2020, 28 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 1 day.

<sup>27</sup> Submitted another hardship notice on 29/09/2020, 22 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 14 days.

Customer		Online Hardship Notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Terms & Conditions	Document ID	Date
		you) for 3 months. I moved where I was staying (friend) and did not receive the notice (date) to increase my payments. I do receive calls from no caller ID but do not pick up on no caller IDs - if a message is left I return calls. I did pick up on a telephone call from Westpac collectors informing of what had happened. I was put through to financial hardship and it was suggested a hardship form be completed - thank you				Westpac	Personal Loan	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 225	WOH.0001.0025.0546	Was made redundant on 15th April due to COVID-19 Impacts	9/10/2020 11:05:51	30/10/2020 11:05:51	N/A <sup>28</sup>	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0033.0527	14/11/2017
Customer 226	WOH.0001.0025.0579	Unable to work due to working as a barber - cannot work	28/07/2021 15:55:08	18/08/2021 15:55:08	N/A <sup>29</sup>	Westpac	Home Loan	WBC Additional Information - WOH.0001.0035.1191 (page 4)	WOH.0001.0035.1191	12/11/2020
Customer 227	WOH.0001.0025.0580	Locked down due to COVID 19	1/08/2021 12:45:18	22/08/2021 12:45:18	N/A <sup>30</sup>	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0035.1959	30/01/2016
						Westpac	Home Loan	WBC Special Conditions for Fixed Rate Loans - WOH.0001.0035.1937 (page 3)	WOH.0001.0035.1937	26/02/2019
						Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 228	WOH.0001.0025.0589	Due to ongoing medical issues I was put off on 3 months medical leave in July 2021. I had to resign my position due to my medical issues. I have had very little income since and my future financial situation is very bleak at this time. I do not know what my full Centrelink payment will be at this time.	2/09/2021 11:27:17	23/09/2021 11:27:17	N/A <sup>31</sup>	Westpac	Credit Card	Unknown – Westpac could not locate credit contract	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
						Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0028.0890	09/11/2019
Customer 229	WOH.0001.0025.0605	Increase in living expenses	26/12/2021 7:02:46	16/01/2022 7:02:46	N/A <sup>32</sup>	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0035.1135	27/04/2019

<sup>28</sup> Submitted another hardship notice on 26/11/2020, 48 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 4 days.

<sup>29</sup> Submitted another hardship notice on 25/08/2021, 28 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 8 days.

<sup>30</sup> Submitted another hardship notice on 29/08/2021, 28 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 2 days.

<sup>31</sup> Submitted another hardship notice on 18/10/2021, 46 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 14 days.

<sup>32</sup> Submitted another hardship notice on 01/02/2022, 37 days after submitting the online hardship notice impacted by the System Failure. The other hardship notice was responded to within 1 day.