

NOTICE OF FILING

Details of Filing

Document Lodged: Concise Statement
Court of Filing: FEDERAL COURT OF AUSTRALIA (FCA)
Date of Lodgment: 27/10/2023 3:10:18 PM AEDT
Date Accepted for Filing: 27/10/2023 3:14:57 PM AEDT
File Number: VID695/2023
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.



Amended Concise Statement

Amended pursuant to the Order of Justice McEvoy dated 24 October 2023

No. VID 695 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)

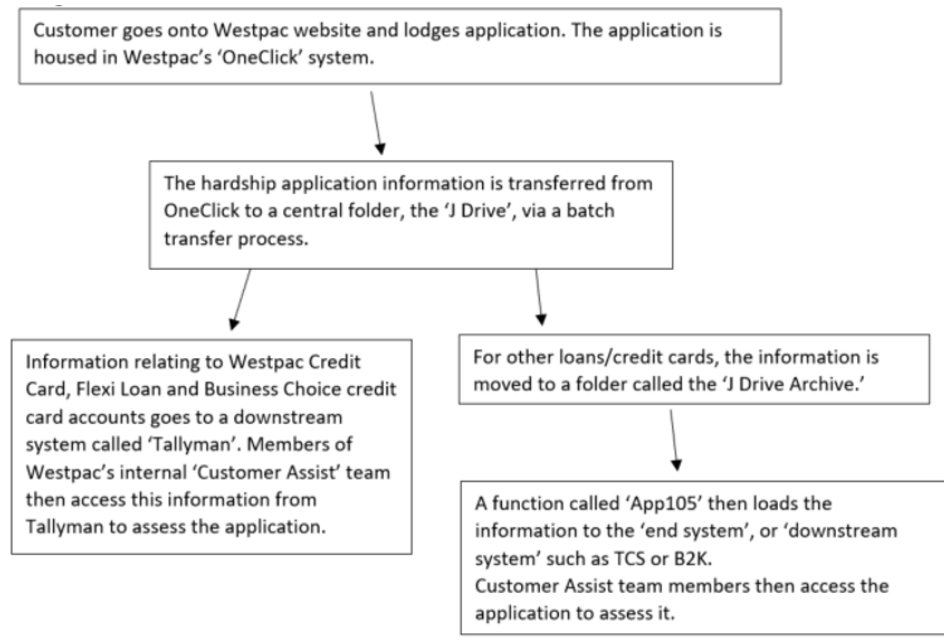
Respondent

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'~~ at least 435 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~~ 7 June 2023 (**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

Filed on behalf of	The Applicant, Australian Securities and Investments Commission
Prepared by	Nick Kelton, Lawyer, ASIC
Tel	(03) 9280 4787 Fax 1300 729 000
Email	Nicholas.kelton@asic.gov.au
Address for service	Level 7, 120 Collins Street, Melbourne Victoria, 3000

- b) provide credit under credit contracts, to the provision of which the Code applies.
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 designed to be processed by the 'OneClick' system and then sent transferred to other systems in several steps to be processed by Westpac's Customer Assist team. A diagram of Westpac's systems and processes for online hardship notices is set out below.



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 one or more Westpac system failures and/or IT errors in Westpac's online systems and processes for online hardship notices (System Failures), and/or due to operational or processing deficiencies (**Operational Failures**):
- a) the at least 1398 online hardship notices submitted by 448 1371 customers (affected customers) were either not sent to Westpac's Customer Assist team for processing, or, were not processed properly, or at all, by Westpac's Customer Assist team;
- b) on at least 229 occasions, Westpac did not give a written decision notice in response to an at least 435 online hardship notices submitted by 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~~ 61 occasions, Westpac declined an affected 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 Failures and/or Operational Failures 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.

10A. **Schedule A** defines and describes the 4 types of System Failures and the 3 types of Operational Failures referred to in paragraph 10 the subject of this proceeding. In summary, the System Failures and Operational Failures were as follows:

- a) network connectivity failures and a batching process error affecting the transfer of online hardship applications from OneClick to J Drive (**System Failure A**);
- b) a file transfer batch configuration error affecting the transfer of online hardship applications from J Drive to App105 (**System Failure B**);
- c) a technical error permitting customers to submit online hardship application without a valid Westpac account number which applications were not transferred further (**System Failure C**);
- d) data formatting issues in the online application form which prevented some forms from loading in collections systems for actioning (**System Failure D**);
- e) human error in that missing applications appearing in a reconciliation report were not raised with the correct teams for actioning (**Operational Failure A**);
- f) human error in that those responsible for sending missing applications forming part of System Failure A did not send those applications through (**Operational Failure B**);
- g) various other human errors resulting in many hardship applications not being actioned (**Operational Failure C**).

11. **Schedule A-B** 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,~~ details of the credit products, and the date the credit contract commenced; and
 - g) the type of System Failure or Operational Failure.
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 amended 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 amended Concise Statement, ASIC alleges that:
- a) Westpac contravened s 72(4) of the Code on multiple and separate occasions; and
 - b) Westpac contravened ss 47(1)(a) and 47(4) of the Credit Act on multiple and separate occasions.

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~~ 435 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 with respect to System Failure A. 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.

17A. Westpac has submitted the following further breach reports to ASIC pursuant to s 50A of the Credit Act admitting breaching s 72 of the Code:

- a) System Failure B – the first breach report submitted to ASIC on or around 5 April 2023 with updates to that report dated 5 May 2023, 1 June 2023, 28 July 2023 and 9 October 2023.
- b) System Failure C – the first breach report submitted to ASIC on or around 21 June 2023 with updates to that report on 31 July 2023 and 4 August 2023.
- c) System Failure D – the first breach report submitted to ASIC on or around 21 June 2023 with updates to that report on 20 July 2023 and 30 August 2023.
- d) Operational Failure A - the first breach report submitted to ASIC on 18 May 2023 with an update to this report on 31 July 2023.
- e) Operational Failure B - the breach report submitted to ASIC on 21 June 2023.
- f) Operational Failure C – the first breach report submitted to ASIC on 11 January 2023, with updates to that report dated 17 February 2023, 16 March 2023, 14 April 2023, 12 May 2023, 9 June 2023, 6 July 2023, 1 August 2023, 29 August 2023 and 27 September 2023.

Section 47(1)(a) Credit Act contraventions

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

- a) maintain adequate systems, operations 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 and to ensure as far as practicable that the conduct in paragraph 10 and 10A did not occur;

- 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;
 - c) conduct adequate reviews, 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~~ has acknowledged 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. ... as of 15 June 2023, a further five new reportable breaches related to technology deficiencies in other parts of the online hardship process have been identified and reported to ASIC"*
 - ab) "Strategic technology investment still required to fix the multi-brand complexity, credible path to fix root causes still being identified ... Further improvements are needed when fixing the root causes of incidents and systemic issues raised"*
 - 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. ... when these deficiencies do take place, it impact (sic) the transmission of some online hardship applications (from OneClick) to the collection systems, resulting in some applications not being assessed and there being either a delay in the assessment outcome provided to customers, or no outcome provided"*
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."* Further, it noted that *"[t]his complexity has contributed towards recent issues, including ... hardship applications going missing or not being sent from OneClick to Tallyman."*
- 20A. In a breach report submitted to ASIC on 7 June 2023, Westpac stated that it had commenced from April 2023 a "broader review" of its online hardship processes. In an update to that breach report submitted to ASIC on 1 September 2023, Westpac stated that the review had identified four key areas for improvement in processing and technology. In particular, it noted that the "control weaknesses in the end-to-end online hardship process", and that the "current technology platforms used for online hardship are not designed or managed as an integrated suite of applications supporting a critical business process" and that there "are inconsistent and inefficient processes that increase risk in the management of online hardship applications submitted by our customers."
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 B demonstrates the nature of each affected notice customer's

vulnerability. The reasons in support of each online hardship notice often involved domestic violence, natural disasters, 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".*
- d) Customer 431 states: "[REDACTED – NAME OF NT COMMUNITY] is flooded we have been flown out if community an lost our house an car an everything i own is gone cant work because the community is closed due to flooding."

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 some of the affected customers. The overall financial impact on the ~~448 affected~~ customers affected by System Failure A is approximately \$679,249.90. Westpac has remediated an additional payment of \$274,573.38 to ~~the~~ those affected customers for non-financial loss. In relation to the remaining affected customers impacted by System Failures B, C and D, and Operational Failures A, B and C, the overall financial impact and non-financial loss suffered by those customers is not yet known by ASIC.
- 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 affected 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~~ 27 October 2023

Nick Kelton

.....

Signed by Nick Kelton

Lawyer for the Applicant

This Concise Statement and Amended Concise Statement ~~was~~ were 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 amended 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~~ 27 October 2023

Nick Kelton

Signed by Nick Kelton

Lawyer for the Applicant

SCHEDULE A – DEFINITION OF FAILURES

System Failure A

Westpac has described Incident Number INC000190597 as follows:

11. "The current processes involved in receiving and processing online hardship applications submitted by customers using the bank's websites is shown in the diagram at WOH.0001.0011.0007.
12. In summary, this process involves the following:
 - (a) the online hardship application submitted by a customer is hosted in a system known as "OneClick";
 - (b) OneClick uses a batch process (known as the "OneClick batch job") that runs every 15 minutes between 8am and 8pm daily to extract the data from the online hardship application and place it in an intermediate repository known as "the J Drive", a network drive used for the storage and retrieval of information by the Tallyman batch job (referred to at (c) below);
 - (c) Tallyman, the system used by the Customer Assist team to receive all hardship applications, retrieves the data contained in the J Drive using a batch process that runs every 15 minutes between 8am and 8pm daily, and:
 - (i) moves Westpac Credit Card, Flexi Loan and Business Choice Card accounts to hardship worklists in Tallyman Collections; and,
 - (ii) copies the data, allowing it to be imported by APP105, a system used to identify valid Westpac (except for Westpac Credit Card, Flexi Loan and Business Choice Card accounts - which were processed by Tallyman), St George, BankSA and Bank of Melbourne accounts to determine if they should be pushed to workflow for action.
 - (d) Concentrix, a professional services company, reviews the Tallyman Collections accounts and determines if hardship flags are required; and,
 - (e) once accounts are flagged by Concentrix, the Customer Assist team determines whether any further information is needed from the customer, or, alternatively, prepares a written response to the customer's hardship application.
13. Since the OneClick and Tallyman systems have been part of the online hardship application process, there have been controls in place for each of those systems. Those controls, however, could not detect instances where online hardship application received by the OneClick system were not received by Tallyman. A control to detect these instances was first implemented in January 2022. As the control operated over time and identified new exceptions, further IT fixes were implemented during 2022. Detail of this control and the further IT fixes are outlined in section 7 below.

Key underlying causes of the incident

14. Based on Westpac's investigations undertaken to date, the key underlying causes of the incident appear to be:
 - (a) although there were controls in place for the OneClick and Tallyman systems generally, there was a lack of a control in place to reconcile that all online hardship applications received by the OneClick system were also received by the Tallyman system, and to detect where an online hardship application was not received by Tallyman;

- (b) a flaw in the OneClick transfer logic design that meant the status of a file was marked as "sent" prior to an attempted transfer. This resulted in the file not being included in the next batch transfer because the status was marked as "sent";
- (c) an error that meant that OneClick did not transfer data for an online hardship application if that application was submitted during the short time (typically, less than a minute) that OneClick was sending a batch, which meant that the status of these files were marked as "sent", and as such these files were also not included in the next batch transfer;
- (d) an error in the WinSCP component used by OneClick which resulted in the OneClick batch jobs not properly detecting all types of file transfer failures; and,
- (e) IT fixes being implemented or introduced that did not fully resolve the above IT errors."

System Failure B

Westpac has described Incident Number INC000222363 as follows:

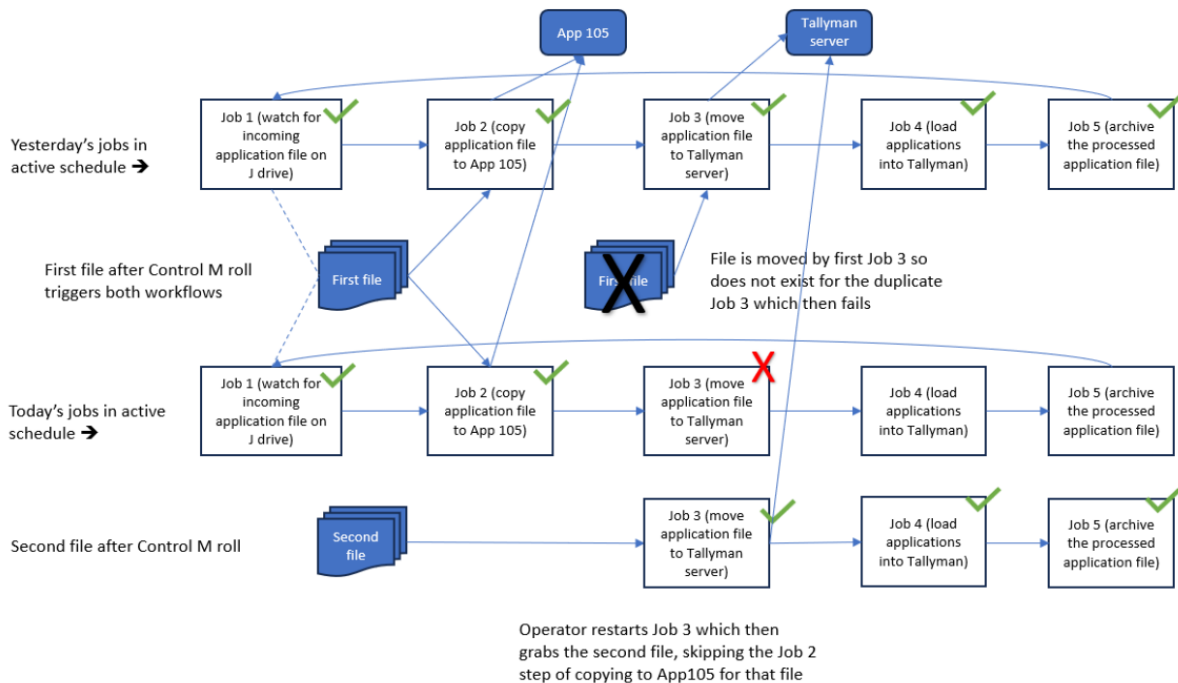
26. "The Tallyman debt collection management system has a five-step process in order to load and store hardship applications. Due to a configuration error, multiple instances of the 5 jobs were running simultaneously in certain circumstances (during the "start of day" period which is nominally 2pm). As a direct consequence – this resulted in failures to correctly upload all applications.
27. As at the date of the Notice, Westpac's understanding is that INC000222363 was caused by a file transfer batch configuration error affecting the transfer of online hardship applications from the J Drive to App105.
28. The transfer of applications from the J Drive to App105 involves a cycle of 5 steps (referred to as "jobs"). This sequence of jobs is triggered by Tallyman on receipt of a file containing hardship applications from OneClick in the J Drive folder. The jobs are distinct functions but run in a sequential manner upon successful completion of the previous job. The jobs execute in a loop such that, at the end of Job 5, a new Job 1 commences.
29. Whilst these jobs work correctly for most of the day, it was found that there is a period (between 1:45pm and 2:15pm) every day when the regular refresh of the batch job schedule may result in duplicated job instances due to the configuration of these particular jobs, resulting in file contention and lost applications. This is explained below.
30. The 5 jobs involved in the transfer process from the J Drive to downstream systems, Tallyman and App105, are:
 - (a) Job 1 (k9fw9900oh) – a 'file watcher' process which checks every few seconds for incoming files in the J Drive 'Outbound' folder containing online hardship applications. Once the incoming file is received, it triggers Job 2.
 - (b) Job 2 (k9w9900oh1) – a process which copies the files from the 'Outbound' J Drive folder that receives incoming files to a different J Drive sub-folder (the 'Archive' folder) from where App105 can retrieve the files. In addition, there is an automatic 'file trigger' process which copies the files from the 'Archive' J Drive folder receiving incoming files to App105.
 - (c) Job 3 (k9w9900oh2) – a process by which Tallyman moves the file from the J Drive 'Outbound' folder to the G Drive on the Tallyman server, so that the file can be ingested into the Tallyman database.
 - (d) Job 4 (k9w9900oh3) – a process that reads the file that Job 3 has moved to the G Drive on the Tallyman server and, following validation of the data, places the data into Tallyman tables which allows the online hardship applications to be viewable in Tallyman.

(e) Job 5 (k9w9900h4) – a process which archives the processed file which has been loaded into Tallyman tables from the Tallyman G Drive to the E Drive on the Tallyman server, and then triggers Job 1 to start again.

31. The 5 jobs described above are scheduled using a tool called “Control M”. Every day, between 1:45pm and 2:15pm, “Control M” loads the daily schedule of jobs. The 5 jobs for the previous cycle had loaded, but not processed, as the file had not yet been received for that cycle. The next day the same set of the 5 jobs were loaded again. So, there were now two sets of the same 5 jobs waiting to process files. When a file was finally received, it incorrectly kicked off the two sets of jobs for the same file. The received file was then processed fully (i.e., job 1 to job 5) by the first set of jobs. The second set of jobs also attempted to execute against this file but failed at job 3 because the first set of jobs had already transmitted the processed data and was no longer present to be processed by job 3 in the second set. Job 3 for the second set now sat in a failed state and in the meantime a new file had been picked up, Job 3 was restarted by the support team which then processed the second file thinking that it was part of the very first file that it had been processing before it failed. This resulted in Job 1 and 2 being effectively skipped for that second file.
32. As such, if the second file relates to a credit product that can only be processed by App105, it will not have been transferred to App105 (by Job 2) for further downstream processing.
33. On 21 May 2023, a permanent fix was implemented to resolve the underlying issue of the duplicate Job 1 workflows. In addition, there is now in place a continuous reconciliation between OneClick and App105 to ensure that there are no missing applications between the two systems. The underlying error has been fixed and no further duplicate Job 1s have been detected since 21 May 2023.”

Westpac provided the following diagram demonstrating the five-step process described above:

5 Step workflow (batch jobs) duplicated when Control M schedule rolls



System Failure C

Westpac has described Incident Number INC000230959 as follows:

48. “As at the date of the Notice, Westpac’s understanding is that INC000230959 was caused by:
- (a) a technical error that allowed customers to bypass a validation process on the user facing OneClick online hardship application form that would have prevented customers from submitting an application without a Westpac (or related brand) account number in their application, or with no account number (Westpac or otherwise) supplied; and
 - (b) a gap in the process whereby any online hardship application submitted without an account number would not be sent to B2K or TCS, nor appear on the App105 reconciliation report or App105 CNX exception report, such that it would not be actioned or processed by the Customer Assist team.
49. The online hardship application form performed a validation to confirm that at least one Westpac (or related brand) account number was supplied by the customer. However, the system only performed this validation once at the time the customer first inputted the account number and there was no further validation when the customer submitted the form. Consequently, in limited circumstances it was possible to bypass the validation process, for example, where the customer completed the form and then subsequently modified their account details before they submitted the form.
50. If a customer submitted an online hardship application without a valid Westpac (or related brand) account number (but with some account number), then the following occurred:
- (a) the online hardship application was received by App105;
 - (b) App105 would perform validation of the account number, and if an invalid account number was submitted it would appear on the App105 CNX exception report;
 - (c) applications appearing on the App105 CNX exception report would be provided to Customer Assist for manual actioning.
51. However, if a customer submitted an online hardship application without any account number (i.e., this field was left blank), then the following occurred:
- (a) the online hardship application was received by the App105 database;
 - (b) App105 would not process the application or transfer it to B2K or TCS;
 - (c) the application would not appear on the App105 CNX exception report; and
 - (d) the application would not appear on the App105 reconciliation report.
52. As a result, any online hardship applications that were submitted without an account number may not have been sent to the Customer Assist team for processing.
53. On 7 July 2023, a system fix was implemented to the online form. This involved updating the validation process so that an online hardship application cannot be submitted without a valid Westpac (or related brand) account number. Westpac continues to monitor the performance of this system fix and will implement any improvements as required.
54. On 22 May 2023, Westpac implemented a continuous reconciliation between OneClick and App105 to ensure that there are no missing applications between the two systems, and if there are, such application details are sent to the Customer Assist team so that the application can be processed.”

System Failure D

Westpac has described Incident Number INC000232212 as follows:

58. "As at the date of the Notice, Westpac's understanding is that INC000232212 relates to online hardship applications not being ingested into downstream systems (Tallyman and App105) for processing due to data formatting issues, which were caused by:
- (a) an insufficient validation process in the OneClick online hardship application form which did not detect data that was not in a format suitable for ingestion into either Tallyman or App105, and,
 - (b) a technical error which meant that any online hardship application submitted by a customer which contained data that was not in a format suitable for Tallyman or App105 would not load into Tallyman or App105.
59. As at the date of the Notice, online hardship applications impacted by INC000232212 were identified as having one of the following data format issues:
- (a) where the date of birth field was populated with "01/01/0001", as a result of OneClick failing to retrieve an existing customer's date of birth from a back-end system - this resulted in the application not being loaded into Tallyman;
 - (b) where a field requiring the customer to include a numerical amount was populated with either:
 - (i) multiple decimal points (e.g., "274.291.64"); or
 - (ii) a single decimal point with no numerals (e.g., "."), which resulted in the application not loading into either Tallyman or App105;
 - (c) where the "lump sum" field included a space between digits or numbers (e.g., "20 000") – this resulted in the application not loading into App105, while Tallyman was able to load the application by ignoring the digits after the space; and
 - (d) where the account number was populated in the "how can we help" section of the online form, but not in the "what you owe" section of the online form - this resulted in the online hardship application not loading into App105 because App105 expected the account number to be in both sections of the online hardship form.
60. In addition, there are a small number of online hardship applications impacted by INC000232212 due to discrete data formatting issues unique in their circumstances. The reconciliation process referred to in paragraph 63 below has been implemented to prevent further occurrence of these data formatting issues.
61. Where an online hardship application had one of the above data format issues, the application was not loaded into either App105, Tallyman, or both for actioning.
62. Rectification of each data format issue was completed by 7 June 2023, after software fixes were implemented into the OneClick online hardship application form as follows:
- (a) the date of birth issue described in paragraph 59(a) above was fixed on 23 October 2019;
 - (b) the issue with decimal points described in paragraph 59(b) above was fixed on 11 May 2022; and
 - (c) the issues described in paragraphs 59(c) and 59(d) above were fixed on 7 June 2023.
63. In addition, monitoring controls in the form of a daily reconciliation between OneClick and Tallyman, and a weekly reconciliation between OneClick and App105 are currently in place to detect any further instances of these failures. The daily reconciliation between OneClick and Tallyman was implemented in July 2022, while the manual weekly reconciliation between OneClick and App105 was implemented in April 2023.

64. No further data format issues of the type described above have been detected since the software fixes referred to in paragraph 62 above were implemented.”

Operational Failure A

Westpac has described Incident Number INC000228842 as follows:

37. “As at the date of the Notice, Westpac’s understanding is that INC000228842 was caused by a process failure in actioning accounts presented in the App105 exception report or App105 reconciliation report.
38. Job 2 of the transfer process from the J Drive to App105 involves an automatic file trigger to copy the files from the J Drive folder receiving incoming files to the App105 Access database, which automatically processes accounts and allocates them to B2K or TCS.
39. Every Monday to Saturday, App105 generates a reconciliation report which captures any online hardship application that failed to transfer into B2K, TCS or accounts that have not been placed on the Concentrix (CNX) exception report. That is, the reconciliation report captures all online hardship applications which require manual processing by the Customer Assist team.
40. The App105 reconciliation report includes four sections that require manual intervention:
- (a) Previous day’s summary – this section shows a summary of the online hardship applications that were received the previous day;
 - (b) Applications missed – this section covers applications that were received through OneClick but which were not loaded into the App105 database;
 - (c) Applications and accounts not in watchlist – this section covers applications and accounts that are not automatically processed to B2K or TCS and do not appear in the App105 CNX exception report.
 - (d) Tallyman exceptions – this section covers accounts that are not in B2K or TCS.
41. On a daily basis, the Systems team is required to send the information on all 4 sections of the App105 reconciliation report to the relevant teams to manually flag the relevant collections systems for the customer’s hardship application to be actioned.
42. It has been identified that between 4 July 2016 and 5 April 2023, the Systems team did not send applications that appeared on two sections of the App 105 reconciliation report referred to in paragraphs 40(b) and 40(c) above to the relevant team for manual flagging of the accounts. This resulted in either a delay in providing hardship response to the customers, or no response being provided at all.
43. The underlying error for INC000228842 was caused by the lack of any process or documentation for how the online hardship applications referred to in paragraphs 40(b) and 40(c) above should be dealt with.
44. This incident was rectified through the implementation of the following measures:
- (a) On 20 April 2023, process documentation for manual processing of applications in the App105 reconciliation report was updated to record how those applications should be processed or addressed. In addition, training has been provided to the Customer Assist team following this process, and management in the Customer Assist team have been given greater visibility over the process.
 - (b) On 15 May 2023, manual reconciliation processes were added to the Customer Assist team’s daily workflow allocation dashboard, along with other critical system health check processes and effectiveness tests.”

Operational Failure B

Westpac has described Incident Number INC000234409 as follows:

68. "INC000234409 relates to online hardship applications that were successfully transferred from the host system (OneClick) to downstream systems (Tallyman and App105) via J Drive but were not responded to within the required statutory timeframes. As at the date of the Notice, Westpac's understanding is that this incident was caused by a delay in re-sending from OneClick to the "J Drive" any online hardship applications that were identified by a manual weekly reconciliation process.
69. The weekly reconciliation process referred to above was introduced in January 2022 after identification of INC000190597 (that is, the "Online Hardship Incident") to detect any online hardship applications that were submitted by a customer into OneClick, but not received by Tallyman, while a permanent software fix was designed (which was ultimately implemented on 30 March 2022).
70. This process involved Westpac's Technology team manually conducting a reconciliation on a weekly basis between online hardship applications in the OneClick system and the Tallyman system. Any online hardship applications identified by this reconciliation process were then resent from OneClick to the "J Drive", and then, in turn, to systems downstream used by the Customer Assist team to process online hardship applications.
71. The process to resend the missed application required the Technology team to create a database script, and then follow Westpac's technology change process to schedule the change. In some circumstances, applications were not received by Customer Assist until 15 days after they were submitted.
72. While the reconciliation process was effective in identifying any further online hardship applications impacted by the Online Hardship Incident, because the process was conducted on a weekly basis, it resulted in some delays in resending applications from OneClick, and, therefore, some delays in the Customer Assist receiving some impacted online hardship applications.
73. This incident was rectified on 30 March 2022 when the permanent software fix for INC000190597 was implemented."

Operational Failure C

Westpac has described Westpac Incident Number as follows:

77. "INC000216858 involves online hardship applications that were successfully sent to Westpac's Customer Assist team via the Online Hardship Process, but were not actioned by the Customer Assist team within timeframes provided in the National Credit Code (NCC). As at the date of the Notice, Westpac's understanding is that this incident was caused by:
 - (a) a number of individual human errors concerning how an online hardship application was handled or processed by the Customer Assist team; and
 - (b) operational process design deficiencies.
78. Incident INC000216858 relates to 467 online hardship applications submitted by customers between 2 October 2015 and 28 November 2015 (referred to as the "Initial Cohort") and a further 67 online hardship applications submitted between 16 October 2015 and 19 January 2022 (referred to as the "Additional Cohort").
79. INC000216858 was not caused by any deficiencies in Westpac's technology enablement systems or processes.
80. Westpac is scoping improvements to business processes and enhancing data driven controls to rectify the root causes identified.

Human error

81. As at the date of the Notice, the following human errors by the Customer Assist team have been identified as forming part of the root causes underlying INC000216858:

- (a) incorrectly removing hardship account flags, resulting in delays in processing applications or no response being sent to applications;
- (b) requesting further information from the customer more than once, resulting in delays in processing and assessing hardship applications;
- (c) modifying existing hardship arrangements in response to new hardship applications, but failing to follow the applicable process to request and issue a new outcome letter to the customer;
- (d) incorrectly withdrawing applications in circumstances where a conversation with the customer was required, but no such conversation had taken place, resulting in no response being provided to impacted customers;
- (e) failing to follow the process for correctly loading the hardship application and / or hardship solution on the customer's account, resulting in delay in issuing the hardship response, or not issuing one at all;
- (f) failing to follow the process by incorrectly declining hardship assistance in circumstances where:
 - (i) no contact was made with the customer but their statement of financial position was in surplus;
 - (ii) no contact could be made with the customer on the day the application was submitted, but the assistance was declined on the same day when further attempts should have been made to contact the customer before the expiry of the timeframe provided in the NCC; and
 - (iii) the customer's request for no phone contact was not considered before the hardship assistance was declined because the customer could not be contacted to obtain further information.
- (g) failing to schedule activities relating to the hardship response process correctly, resulting in delayed outcomes; and
- (h) errors or delays in completing manual activities, which in some cases, may have resulted in in delays in processing and assessing hardship applications.

Operational process design deficiency

82. In addition, Westpac has also identified that operational process design deficiencies have led to the following failures, which are the other root causes underlying INC000216858:

- (a) failures to correctly process a new hardship application where the customer's account was already subject to a hardship arrangement, which led to no response being provided to the new application;
- (b) failure to correctly process applications when the customer submits one application where they are the borrower and also submits another hardship application where they are one of two borrowers, resulting in a response only being provided to one of the two applications received; and
- (c) failure to respond to hardship applications submitted by customers who also made a complaint to Westpac, within NCC prescribed timeframe or at all. When a customer makes a complaint and that is recorded in Westpac's systems, the customer's relevant account is segregated to prevent any collections activities while the complaint is being resolved. This segregation interrupted the hardship workflows which meant that these impacted online hardship applications were not sent to the systems used by the Customer Assist team for processing hardship applications."

SCHEDULE A-B – AFFECTED NOTICE CUSTOMERS

Customer		Online Hardship notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date	
Affected Customers affected by System Failure A 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										
Customer 1	WOH.0001.0025.0075 ²	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>[REDACTED – NAME]</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

¹ For Customers 1 to 229, the 'details' are the Terms and Conditions for the credit product(s); for Customers 230 to 435, the 'details' are a description of the credit product(s).

² 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 A 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	Details of Credit Product(s) ¹		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	Details of Credit Product(s) ¹		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	Details of Credit Product(s) ¹		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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 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

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
						St George	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 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 ³	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
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

³ 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	Details of Credit Product(s) ¹		Date
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	WOH.0001.0035.0451	28/07/2015
						St George	Home Loan	SGB Advantage Package Terms and Conditions SGB Residential Loan Agreement General Terms and Conditions	WOH.0001.0035.0459	28/07/2015
Customer 47	WOH.0001.0025.0234	Employed F/T ⁴	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
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	fggfghf~ ⁵	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

⁴ Customer 47 selected 'Separation/Divorce' as the assistance option in their online hardship notice.

⁵ 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	Details of Credit Product(s) ¹		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 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
						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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 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

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		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
						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 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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 overcomitted. 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 offord 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
						Westpac	Credit Card	WBC Consumer Credit Cards Conditions of Use	WOH.0001.0059.0013	17/01/2018

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		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	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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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
						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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 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	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0025	10/09/2003

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
					not find a response	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 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 clos 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 seperated which resulted in me needing to reloacte 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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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: [REDACTED – ACCOUNT NUMBER]	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 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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 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 ⁶	****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

⁶ 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 A 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	Details of Credit Product(s) ¹		Date
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 Advantage Package Terms and Conditions	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
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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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
						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	Details of Credit Product(s) ¹		Date
Customer 143	WOH.0001.0094.0081	My father-in-law was diagnosed ... with bowel cancer and was given the all clear ... 4 weeks ago he fell ill and after many tests etc, he has been informed he has cancer of the bowel and liver. Last time this happened, I fell behind with my payments on my loan and now I am just getting back on top, to have this happen again, worries me that I am going to end up financially behind. My parents-in-law live in [REDACTED - CITY] and we live in [REDACTED - STATE]. I am seeking advice or approval for my current personal loan, credit card and my husband credit card to be consolidated into one loan, and a manageable fortnightly repayment that will not cause me to fall behind financially.	25/05/2017 13:03:52	15/06/2017 13:03:52	Unknown – Westpac did not find a response	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0040.0089	10/02/2016
Customer 144	WOH.0001.0094.0082	I am off on medical certificate and can't afford to pay repayments on my credit card.	30/05/2017 15:43:27	20/06/2017 15:43:27	Unknown – Westpac did not find a response	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0033.0017	10/08/2016
Customer 145	WOH.0001.0094.0083	Have been stuck for the past 5 months with a sick family member overseas and have been out there mostly.. i intend to start work in a couple of months and bring this account up to date	19/06/2017 8:52:27	10/07/2017 8:52:27	Unknown – Westpac did not find a response	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0033.0047	17/11/2015
Customer 146	WOH.0001.0094.0086	I am currently in [REDACTED - COUNTRY] due to a family bereavement will not be able to return to Australia until the 6th July .I have not enough leave to cover my absence from work .I next full pay will not be until the 20th July .I realise I have over the credit limit on my cards.	23/06/2017 10:00:07	14/07/2017 10:00:07	Unknown – Westpac did not find a response	St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0033.0009	04/05/2016
						St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0033.0063	05/01/2016
						St George	Credit Card	SGB Credit Card Conditions of Use	WOH.0001.0033.0067	05/01/2016
						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 147	WOH.0001.0094.0091	On 13 August 2015 , I lost my job in commercial construction then on 12 of October 2015 my wife lost her job in family day care. That why we request the help from the Westpac Bank.	16/10/2015 18:03:59	6/11/2015 18:03:59	Unknown – Westpac did not find a response	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0065.0093	28/08/2013
						Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0048.0017	19/09/2013
Customer 148	WOH.0001.0094.0094	I have been unemployed for approx. 18 months and have already made a claim against my insurance for this card which was made in a lump sum payment. I am also homeless and have been since the end of May 2015. I have spoken to one of your staff but the payment amount that was agreed to was too much for me to afford so therefore I have received phone calls everyday from your staff in regards to this matter. I did explain that I may have trouble managing the amount requested at the time which was \$60.00 per week. I have recently had help to arrange safe accommodation and also employment so that I can get back on my feet again. I do	27/11/2015 13:30:47	18/12/2015 13:30:47	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
	WOH.0001.0094.0095		27/11/2015 13:30:49	18/12/2015 13:30:49						
	WOH.0001.0094.0096		27/11/2015 13:30:50	18/12/2015 13:30:50						
	WOH.0001.0094.0097		27/11/2015 13:30:51	18/12/2015 13:30:51						
	WOH.0001.0094.0098		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
	WOH.0001.0094.0099		27/11/2015 13:30:51	18/12/2015 13:30:51						
	WOH.0001.0094.0100		27/11/2015 13:30:51	18/12/2015 13:30:51						
	WOH.0001.0094.0101		27/11/2015 13:30:51	18/12/2015 13:30:51						

⁷ Customer 148 submitted a total of eight online hardship notices within five seconds of the first online hardship notice. For the purposes of the proceeding, ASIC is treating these eight online hardship notices as one online hardship notice.

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
		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 13:30:52 27/11/2015 13:30:52	18/12/2015 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
						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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
Customer 151	WOH.0001.0094.0107	<p>I have not received any rent from my [REDACTED – SUBURB] property for over five months.</p> <p>My property manager has now been able to secure a 12 month lease ...</p> <p>I would like to discuss this again at the end of April 2016 in terms of increasing my fortnightly payments.</p> <p>I need to be contacted via email as I can only receive incoming calls due to missing a Vodaphone bill.</p>	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
						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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 156	WOH.0001.0094.0114	Cannot maintain my platinum visa account due to above circumstances. Thank you ⁸	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

⁸ 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	Details of Credit Product(s) ¹		Date
						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
						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 ⁹	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

⁹ 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	Details of Credit Product(s) ¹		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
						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
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

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		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	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 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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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
						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

Customer		Online Hardship notice			Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		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	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	[REDACTED – NAME] 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 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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 [REDACTED – REGION] . 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 [REDACTED – PHONE NUMBER] 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 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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 ¹⁰	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
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

¹⁰ Customers 186 to 207 are affected customers who received a response to their online hardship notice application impacted by the System Failure A outside the timeframe, and the period within which Westpac did not respond to that application notice 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	Details of Credit Product(s) ¹		Date
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 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

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		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
						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 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.	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
						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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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. 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.	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
						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		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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	Not provided – Westpac could not locate credit contract	Unknown – Westpac could not locate credit contract
Customer 208	WOH.0001.0025.0116 11	Credit card ¹²	5/10/2021 12:45:19	26/10/2021 12:45:19	N/A ¹³	Bank of Melbourne	Credit Card	BoM Credit Card Conditions of Use	WOH.0001.0040.0009	21/09/2016
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 ¹⁴	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 ¹⁵	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 ¹⁶	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 ¹⁷	St George	Personal Loan	SGB Personal Loan General Terms & Conditions	WOH.0001.0040.0039	23/09/2016

¹¹ 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 A, and the period within which Westpac did not respond to the impacted online hardship notice occurred at least either wholly or partially after 4 September 2017.

¹² Customer 208 selected 'Unemployment' as the assistance option in their online hardship notice.

¹³ Submitted another hardship notice on 09/11/2021, 35 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to on the same day.

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

¹⁵ Submitted another hardship notice on 18/10/2017, 36 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 6 days.

¹⁶ Submitted another hardship notice on 24/04/2019, 24 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 14 days.

¹⁷ Submitted another hardship notice on 13/11/2019, 24 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 12 days.

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
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 ¹⁸	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 ¹⁹	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 ²⁰	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
						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 ²¹	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 ²²	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	7/12/2018 13:00:12	28/12/2018 13:00:12	N/A ²³	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

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

¹⁹ Submitted another hardship notice on 07/10/2020, 30 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to on the same day.

²⁰ Submitted another hardship notice on 16/06/2021, 57 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 9 days.

²¹ Submitted another hardship notice on 26/07/2021, 24 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 5 days.

²² Submitted another hardship notice on 18/09/2017, 27 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 15 days.

²³ Submitted another hardship notice on 10/01/2019, 34 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 4 days.

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		Date
		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 extensions 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.				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 ²⁴	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 expenses as well as my own and provide for our 4 children	17/10/2019 8:49:30	7/11/2019 8:49:30	N/A ²⁵	Westpac	Home Loan	WBC You and Your Loan Booklet of Standard Terms and Conditions	WOH.0001.0028.0775	07/03/2016
						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

²⁴ Submitted another hardship notice on 01/08/2019, 51 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 6 days.

²⁵ Submitted another hardship notice on 08/11/2019, 22 days after submitting the online hardship notice impacted by the System Failure A. 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	Details of Credit Product(s) ¹		Date
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 ²⁶	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 ²⁷	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 ²⁸	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 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	7/09/2020 13:48:00	28/09/2020 13:48:00	N/A ²⁹	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	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 ³⁰	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 ³¹	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 ³²	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

²⁶ Submitted another hardship notice on 30/12/2019, 24 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 14 days.

²⁷ Submitted another hardship notice on 09/02/2020, 21 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 4 days.

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

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

³⁰ Submitted another hardship notice on 26/11/2020, 48 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 4 days.

³¹ Submitted another hardship notice on 25/08/2021, 28 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 8 days.

³² Submitted another hardship notice on 29/08/2021, 28 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 2 days.

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)				
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹		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 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 ³³	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 ³⁴	Westpac	Personal Loan	WBC Personal Loan Contract General Conditions	WOH.0001.0035.1135	27/04/2019
Customers affected by one of System Failure B, System Failure C, System Failure D, Operational Failure A, Operational Failure B or Operational Failure C 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										
Customer 230	WOH.0001.0109.0004	I am doing office work but husband is doing casual Uber driving and looking for full time work ³⁵	01/08/2017 12:58:59	22/08/2017 12:58:59	Unknown – Westpac did not find a response	St George	Auto Finance	SGB Consumer Finance(no Opt)		03/07/2013
Customer 231	WOH.0001.0109.0008	Diabetic ended up in hospital	04/07/2017 12:02:06	25/07/2017 12:02:06	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years		15/04/2014
Customer 232	WOH.0001.0109.0025	Been unable to work, currently no income.	08/03/2017 16:15:34	29/03/2017 16:15:34	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 3 years		28/11/2016
Customer 233	WOH.0001.0109.0036	As a result of not having my anniversary date changed as I requested back in October 2016, my payments from my investment property changed. This was requested so that my rental payments would be deposited prior to my monthly mortgage deduction. Furthermore, this year I had tenants break their lease. I have lost 3 months of rental income, which my agents had to attend VCAT. My new tenants have moved in as of the 8th July. This entire ordeal which has left me with anxiety of financial burden which could have been avoided if Westpac had actioned my initial request to have my mortgage payment anniversary date. To add another blow to my situation, after I call Westpac assist to assist with situation, on the 1/08 I have my deduction withdrawn as usual. I then make a manual transfer on the 03/08. Your consultant [REDACTED – NAME] fails to acknowledge this information although he has all the correct information in front of him and my agreed monthly instalment of \$3000 also has been deducted in the same month! on the 15/08. This has left	20/08/2017 10:08:53	10/09/2017 10:08:53	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Variable - IPL - MSS		31/05/2013
						Westpac	Credit Card	Personal Credit Cards - Low Rate		27/05/2013
						Westpac	Credit Card	Personal Credit Cards - Low Rate		14/03/2016

³³ Submitted another hardship notice on 18/10/2021, 46 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 14 days.

³⁴ Submitted another hardship notice on 01/02/2022, 37 days after submitting the online hardship notice impacted by the System Failure A. The other hardship notice was responded to within 1 day.

³⁵ Customer 230 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	Details of Credit Product(s) ¹	Date
		me with no money at all! and again leave my account in the arrears! This is pure incompetence!, I have been left with no money and made to feel like I cannot repay my mortgage all because Westpac cannot tailor its business products to its clients needs. I now have other reoccurring bills that await payment that I cannot afford to pay because my account has no funds to cover my costs of living. Please offer me a solution and correct the anniversary date of my current mortgage.							
Customer 234	WOH.0001.0109.0037	my wife(co mortgage owner of the property) left the house on [REDACTED – DATE] and [REDACTED – DATE] she withdrew all the money(\$ 140,000) left in the westpac mortgage offset account [REDACTED – ACCOUNT NUMBER] and refusing to pay the mortgage and I am proceeding court action asking my wife to return the money into the account.. We are putting the investment property [REDACTED – ADDRESS] on the market in a week or so and currently preparing the sale contract for [REDACTED – ADDRESS] which has loan of around \$ 825,000 and market value of \$ 1.4 Million plus(DA approved for duplex)	15/03/2017 13:30:11	05/04/2017 13:30:11	Unknown – Westpac did not find a response	Westpac Westpac	Home Loan Home Loan	Rocket - Housing Loan Variable - MSS Rocket - Variable - IPL - MSS	27/08/2014 26/06/2015
Customer 235	WOH.0001.0109.0039	earlier I used to work full time but I lost that job and now I am working oncall in on call I am not getting proper income	04/12/2016 15:47:12	25/12/2016 15:47:12	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	09/09/2015
Customer 236	WOH.0001.0109.0022	On [REDACTED – DATE] my partner and i decided to seperate. He has moved interstate and i am now a single Mum. I am waiting for centerlink approval and trying to sort how to split our debts fairly as most things are in joint names. I request a freeze on repayments while we can sort this out and possibly looking at seperating the loan into individual names.	02/11/2016 10:19:26	23/11/2016 10:19:26	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 8 years	02/05/2014
Customer 237	WOH.0001.0109.0069	Too many loans and repayments	06/10/2015 10:37:29	27/10/2015 10:37:29	Unknown – Westpac did not find a response	Bank SA	Personal Loan	Perf Sec Fixed Personal Loan 5 yr	30/05/2014
Customer 238	WOH.0001.0109.0643	Recently gone on maternity leave	15/09/2016 14:30:58	06/10/2016 14:30:58	Unknown – Westpac did not find a response	Bank SA	Personal Loan	Perf Unsec Variable Personal Loan	03/03/2015
Customer 239	WOH.0001.0109.0945	In process of selling my house and have to find somewhere to rent and can't afford to pay rent and a mortgage at the same time.	24/01/2022 11:01:50	14/02/2022 11:01:50	Unknown – Westpac did not find a response	Bank SA	Home Loan	Inv MTM Fixed Home Loan 3 yr P&I	24/04/2014
Customer 240	WOH.0001.0109.0538	Unfortunately, I have put all my last money into our variable rate home loan account. And with my husband currently not working our income has significantly reduced especially now that we have 2 little kids and paying all these bills with our mortgage as the major debt we have at the moment.	06/11/2022 19:30:20	27/11/2022 19:30:20	Unknown – Westpac did not find a response	Bank SA Bank SA	Home Loan Home Loan	Occ Std Variable Home Loan P&I Occ MTM Fixed Home Loan 2 yr P&I	24/08/2021 24/08/2021
Customer 241	WOH.0001.0109.0096	Over the past year I have accumulated debts from loans/credit cards and unfortunately I have gotten to the point where I had to apply for a Debt Agreement. I found out this week that I was unsuccessful in obtaining that, so I now have to contact all my creditors and ask for assistance with paying my loans back.	22/10/2015 11:00:45	12/11/2015 11:00:45	Unknown – Westpac did not find a response	Bank of Melbourn e	Personal Loan	Perf Unsec Fixed Personal Loan 2 yr	18/02/2014

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		<u>For a while I did spend a lot of my funds on gambling but now have rectified this and it's all in the past now. I need to focus on paying all loans back to what I can afford.</u>							
Customer 242	WOH.0001.0109.0111	<u>Currently laid off work due to downscale.</u>	<u>18/11/2015 11:00:45</u>	<u>09/12/2015 11:00:45</u>	<u>Unknown – Westpac did not find a response</u>	<u>Bank of Melbourne</u>	<u>Personal Loan</u>	<u>Perf Unsec Fixed Personal Loan 1 yr</u>	<u>15/09/2015</u>
Customer 243	WOH.0001.0109.0113	<u>My partner is currently not in secure work, however this will hopefully change shortly. We're just going through a hard time at the moment. My ex-partner has also stopped paying my mortgage with NAB and I am trying to find a solution without me having to surrender my property.</u>	<u>25/11/2015 16:15:33</u>	<u>16/12/2015 16:15:33</u>	<u>Unknown – Westpac did not find a response</u>	<u>Bank of Melbourne</u>	<u>Credit Card</u>	<u>Personal Credit Cards - Low Rate</u>	<u>02/12/2013</u>
						<u>Bank of Melbourne</u>	<u>Personal Loan</u>	<u>Perf Unsec Variable Personal Loan</u>	<u>17/12/2014</u>
Customer 244	WOH.0001.0109.0647	<u>On one wage due to wife not currently working as parenting 18 month old twins.</u>	<u>15/09/2016 14:27:26</u>	<u>06/10/2016 14:27:26</u>	<u>Unknown – Westpac did not find a response</u>	<u>Bank of Melbourne</u>	<u>Personal Loan</u>	<u>Perf Unsec Variable Personal Loan</u>	<u>11/09/2015</u>
Customer 245	WOH.0001.0109.0649	<u>Work made some pay cuts.</u>	<u>07/07/2017 11:26:06</u>	<u>28/07/2017 11:26:06</u>	<u>Unknown – Westpac did not find a response</u>	<u>St George</u>	<u>Personal Loan</u>	<u>Perf Unsec Variable Personal Loan</u>	<u>30/09/2015</u>
Customer 246	WOH.0001.0109.0837	<u>I have been resign from my job 3 month before and I have difficulty to find an other job yet, i would like to reduce my personal loan payment to around \$150 per month. Could you please help me with?</u>	<u>14/05/2019 12:44:55</u>	<u>04/06/2019 12:44:55</u>	<u>Unknown – Westpac did not find a response</u>	<u>Bank of Melbourne</u>	<u>Credit Card</u>	<u>Personal Credit Cards - Low Rate</u>	<u>26/04/2016</u>
Customer 247	WOH.0001.0109.0540	<u>I would like to extend my payment deferral for account number [REDACTED – ACCOUNT NUMBER] for another 3 months but your website will not allow me to complete the process.</u>	<u>30/06/2020 8:43:58</u>	<u>21/07/2020 8:43:58</u>	<u>Unknown – Westpac did not find a response</u>	<u>Bank of Melbourne</u>	<u>Home Loan</u>	<u>Inv MTM Fixed Home Loan 2 yr IOnly</u>	<u>12/12/2016</u>
Customer 248	WOH.0001.0109.0541	<u>Loss of employment also³⁶</u>	<u>20/09/2021 14:18:19</u>	<u>11/10/2021 14:18:19</u>	<u>Unknown – Westpac did not find a response</u>	<u>Bank of Melbourne</u>	<u>Home Loan</u>	<u>Occ Std Variable Home Loan P&I</u>	<u>11/12/2019</u>
Customer 249	WOH.0001.0109.0651	<u>we're currently on a reduced income as my wife who is a casual worker is not working at the moment because we had a baby recently.</u>	<u>30/11/2022 11:18:28</u>	<u>21/12/2022 11:18:28</u>	<u>Unknown – Westpac did not find a response</u>	<u>Bank of Melbourne</u>	<u>Home Loan</u>	<u>Occ Basic Variable Home Loan P&I</u>	<u>23/11/2018</u>
Customer 250	WOH.0001.0109.0543	<u>Im A builder that has been working on a project that has turned sour with the client. I sent an invoice in October for \$70,000 that has never been paid & also they are holding \$86,000 retention. This has left the business with no cash flow. I wish I had an overdraft right now.</u>	<u>29/01/2023 21:28:06</u>	<u>19/02/2023 21:28:06</u>	<u>Unknown – Westpac did not find a response</u>	<u>Bank of Melbourne</u>	<u>Home Loan</u>	<u>Inv Std Variable Home Loan P&I</u>	<u>31/08/2016</u>
						<u>Bank of Melbourne</u>	<u>Home Loan</u>	<u>Occ Std Variable Home Loan P&I</u>	<u>31/08/2016</u>
Customer 251	WOH.0001.0109.0121	<u>Due to unemployment and my Wifes ill health I have been forced to relocate back to [REDACTED – COUNTRY] so that I can find employment and support.</u>	<u>05/10/2015 11:33:03</u>	<u>26/10/2015 11:33:03</u>	<u>Unknown – Westpac did not find a response</u>	<u>St George</u>	<u>Auto Finance</u>	<u>CFAL Sovereign Consumer Finance 2</u>	<u>03/01/2015</u>
Customer 252	WOH.0001.0109.0130	<u>My partner and i have recently separated and i now have \$1500 worth of outgoing expenses per fortnight as i have been left with all of the debt as it is all in my name. This leaves me with \$500 a fortnight to spend on food and electricity and water.</u>	<u>08/10/2015 8:40:11</u>	<u>29/10/2015 8:40:11</u>	<u>Unknown – Westpac did not find a response</u>	<u>St George</u>	<u>Auto Finance</u>	<u>SGB Consumer Finance(no Opt)</u>	<u>31/12/2014</u>

³⁶ Customer 248 selected 'COVID-19' 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	Details of Credit Product(s) ¹	Date
Customer 253	WOH.0001.0109.0138	I moved to [REDACTED – CITY] to obtain a job after being made redundant at previous job. The only job I could obtain was contract work which has now ceased. I have been unemployed since the 2nd September 2015 and have applied for > 15 jobs and have only had three interviews with agencies. My wife and two children still live back at [REDACTED – SUBURB] and myself and son live in [REDACTED – CITY]. I am currently paying rent and the mortgages and can not afford this until I receive a job. I therefore request cease of payments until I receive a job.	10/10/2015 13:04:42	31/10/2015 13:04:42	Unknown – Westpac did not find a response	St George St George	Home Loan Home Loan	Occ Std Variable Home Loan P&I Occ Std Variable Home Loan P&I	28/08/2014 28/08/2014
Customer 254	WOH.0001.0109.0144	Cancer/Redundancy	13/10/2015 22:28:51	03/11/2015 22:28:51	Unknown – Westpac did not find a response	St George	Home Loan	Occ Basic Variable Home Loan P&I	17/04/2014
Customer 255	WOH.0001.0109.0155	We are experience financial difficulties due to the termination of the contract, I am experiencing difficulties to find a new job as the current market of employment in my industry (construction/mining) is very unfavourable and going down. I am looking for new possibilities in commercial construction rather than in mining however the competition is very strong. Actively looking for a new job. Unfortunately, we do not have savings or insurances.	15/10/2015 15:16:57	05/11/2015 15:16:57	Unknown – Westpac did not find a response	St George St George	Home Loan Home Loan	Occ MTM Fixed Home Loan 2 yr IOnly Inv Std Variable Home Loan P&I	25/09/2014 24/09/2014
Customer 256	WOH.0001.0109.0162	payment plan disruption - have been making payments, but letters I've received requesting outstanding monies have suggested otherwise?	18/10/2015 13:37:07	08/11/2015 13:37:07	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	04/12/2013
Customer 257	WOH.0001.0109.0169	I am still in stable employment and make a good salary. I am recovering from a gambling addiction and as a result have been left with 2 personal loans and 2 credit cards at cash advance rate. I would request if possible to roll the credit card into my personal loan or put the credit card into a new low interest loan. I am on the straight and narrow now, it would be a great assistance to help me get back on my feet if we can move this credit card debt into a loan, so I can repay it monthly and not re-draw.	20/10/2015 10:34:40	10/11/2015 10:34:40	Unknown – Westpac did not find a response	St George	Credit Card	Personal Credit Cards - Low Rate	19/05/2014
Customer 258	WOH.0001.0109.0173	I have been off work due to two separate injuries ... since the 29/06/2015 and will be off so far until 30/11/2015. I am being paid by income protection but have already exhausted the funds. I am waiting on Sunsuper Income protection to pay again after they have reviewed my updated Medical certificates. I have other loans and credit card debts with west pac that I am using my loan protection to cover. I couldn't get loan protection for my Stgeorge personal loan as it would of taken me over the amount I could borrow. If income protection pays me sooner I can call stgeorge and remove the financial hardship.	21/10/2015 14:05:19	11/11/2015 14:05:19	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	23/02/2015

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
Customer 259	WOH.0001.0109.0188	Have been given forced redundancy from employer effective 9/10/2015	25/10/2015 13:46:43	15/11/2015 13:46:43	Unknown – Westpac did not find a response	St George	Auto Finance	Auto Finance - Fixed	24/03/2014
Customer 260	WOH.0001.0109.0195	Currently don't have a job due to medical reasons	26/10/2015 15:14:14	16/11/2015 15:14:14	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Fixed Personal Loan 5 yr	15/05/2014
Customer 261	WOH.0001.0109.0196	My wife and I have decided to separate, I am now paying a large amount of rent myself, and also due to a change in my job, my wage will be changing from weekly to monthly which is going to impact my ability to make my repayments temporarily.	26/10/2015 21:49:12	16/11/2015 21:49:12	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	23/01/2015
Customer 262	WOH.0001.0109.0206	Heart Problems	28/10/2015 8:36:05	18/11/2015 8:36:05	Unknown – Westpac did not find a response	St George	Personal Loan	Unsec Personal LOC	22/07/2015
Customer 263	WOH.0001.0109.0213	Multiple Credit card debts that I currently cannot get on top of. Looking at making financial agreements with all other accounts aswell	30/10/2015 9:57:05	20/11/2015 9:57:05	Unknown – Westpac did not find a response	Bank of Melbourne	Credit Card	Personal Credit Cards - Low Rate	12/01/2015
Customer 264	WOH.0001.0109.0226	Falling backwards due to periods of time where my wife didn't work whilst raising kids and my wage decreasing over the 2013, 2014 period. I am now in a new job that pays better but we are behind the eight-ball. I applied to refinance my debt onto my mortgage with St George but affordability was a problem due to my wife being self employed and me being in my current roll for 8 months (commission based on top of the base wage).	02/11/2015 21:29:18	23/11/2015 21:29:18	Unknown – Westpac did not find a response	St George	Credit Card	Personal Credit Cards - Low Rate	29/11/2013
Customer 265	WOH.0001.0109.0235	Due to my farther is being sick I have to go to [REDACTED – COUNTRY] for 3 months So I have applied unpaid leave from my job.	03/11/2015 13:52:37	24/11/2015 13:52:37	Unknown – Westpac did not find a response	St George	Home Loan	Inv Std Variable Home Loan IOnly	06/11/2014
Customer 266	WOH.0001.0109.0254	I am unemployed due to illness	06/11/2015 19:40:26	27/11/2015 19:40:26	Unknown – Westpac did not find a response	St George	Credit Card	Personal Credit Cards - Low Rate	29/10/2013
Customer 267	WOH.0001.0109.0255	I worked for [REDACTED – EMPLOYER] as a Lead Permit Coordinator and was informed on 5/10/2015 that I was being made Redundant as my services were no longer required. I have a letter from [REDACTED – EMPLOYER]	06/11/2015 20:55:15	27/11/2015 20:55:15	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	07/07/2014
						St George	Home Loan	Occ MTM Fixed Home Loan 3 yr P&I	22/05/2014
						St George	Home Loan	Occ Std Variable Home Loan P&I	22/05/2014
Customer 268	WOH.0001.0109.0266	Contract not renewed	11/11/2015 12:01:44	02/12/2015 12:01:44	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	26/09/2013
Customer 269	WOH.0001.0109.0309	My situation has changed dramatically. i am now a single mum on a parenting pension with no child support or other assistance. Finanacially i can no longer afford to put food on the table let alone pay for my sons medical costs. I cannot afford to pay my minimum monthly repayments and find myself getting further behind and overdrawn with fee's and interest taking what little i can pay. I need to reduce all payments to an affordable amount so i can simply live. I am happy for my card to be cancelled and i would like to have my interest and	18/11/2015 19:34:20	09/12/2015 19:34:20	Unknown – Westpac did not find a response	St George	Credit Card	Personal Credit Cards - Low Rate	24/04/2013
						St George	Personal Loan	Perf Unsec Variable Personal Loan	12/11/2013

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		charges stopped if possible so i can pay the principle amount. I am in contact currently with a financial counsellor who has suggested this is my only option.							
Customer 270	WOH.0001.0109.0328	extension on personal loan	24/11/2015 11:17:00	15/12/2015 11:17:00	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	05/02/2014
Customer 271	WOH.0001.0109.0330	Not enough work so was laid off	24/11/2015 18:24:52	15/12/2015 18:24:52	Unknown – Westpac did not find a response	St George	Auto Finance	SGB Consumer Finance (CCC) - Sovereign COF	28/01/2015
Customer 272	WOH.0001.0109.0345 ³⁷	Debts have got out of hand and needs help	28/11/2015 16:36:00	19/12/2015 16:36:00	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	10/07/2013
						St George	Personal Loan	Perf Unsec Variable Personal Loan	23/06/2014
Customer 273	WOH.0001.0109.0346	I AM CURRENTLY IN A SEVERE FINANCIAL HARDSHIP SITUATION DUE TO LARGE NUMBER OF DEBTS. PREVIOUSLY I HAD AN EXTRA INCOME FROM A SMALL BUSINESS. BUSINESS FACED HUGE FINANCIAL LOSSES AND I AM CURRENTLY ON A WAGE . MY INCOME HAS REDUCED SUBSTANTIALLY OVER THE PAST 5 MONTHS AND I AM BEHIND IN MOST OF MY REPAYMENTS. I WOULD APPRECIATE IF YOU CAN STOP MY INTEREST AND FEES AND ALLOW ME TO PAY OUT MY DEBTS OVER A LONG TERM ARRANGEMENT.	28/11/2015 17:05:49	19/12/2015 17:05:49	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	10/07/2013
						St George	Personal Loan	Perf Unsec Variable Personal Loan	23/06/2014
Customer 274	WOH.0001.0109.0654	My income has been reduced by \$1500/month.	28/11/2016 10:39:13	19/12/2016 10:39:13	Unknown – Westpac did not find a response	St George	Credit Card	Personal Credit Cards - Low Rate	14/09/2015
Customer 275	WOH.0001.0109.0656	chronic back injury and thigh	28/11/2016 10:39:52	19/12/2016 10:39:52	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	31/12/2013
Customer 276	WOH.0001.0109.0657	After separation I struggled to replace all of mine and the children's household and personal belongings and fix the damage to the house. I became over extended with credit cards. I have been in a payment arrangement to catch up with arrears. I've recently had a valuation at 380k, with that in mind, I request that the arrears be added back to the loan so I may move forward with normal monthly payments.	23/12/2016 8:47:16	13/01/2017 8:47:16	Unknown – Westpac did not find a response	St George	Credit Card	Personal Credit Cards - Low Rate	28/01/2015
						St George	Home Loan	Occ Std Variable Home Loan P&I	02/06/2015
Customer 277	WOH.0001.0109.0841	We are struggling to keep up with the repayments as we both have to save money for bond at our own places and have the house on the market at the mo and settlement date should be the 3rd of December if there finance comes through, so we are wondering if we could stop the repayments until we sell the house. Thanks [REDACTED – NAME]	05/11/2017 14:58:31	26/11/2017 14:58:31	Unknown – Westpac did not find a response	St George	Home Loan	Occ Basic Variable Home Loan P&I	27/10/2015
Customer 278	WOH.0001.0109.0732	I have no work at the present moment and we are currently struggling to pay bills and feed ourselves on	06/12/2017 13:43:07	27/12/2017 13:43:07	Unknown – Westpac did	St George	Home Loan	Occ Std Variable Home Loan P&I	12/08/2016

³⁷ Customer 272 and Customer 273 are the same customer, who submitted two separate online hardship notices containing different information. For the purposes of the proceeding, ASIC is treating these as separate online hardship notices.

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		the one wage of just over \$600 pw from my husbands job.			not find a response				
Customer 279	WOH.0001.0109.0659	The assistance sought has been brought about by a number of factors, firstly my income has reduced owing to change of roles within organisation. I have had to unexpectedly provide support to my eldest son as a result of his redundancy owing to the mining downturn, this has been the case for 6 months and he is only just seeing a slight improvement in job prospects. I have also been providing some partial support to my partner who is actively seeking a return to employment after a redundancy. These issues have all combined to culminate in a shortfall in disposable income.	15/03/2017 11:44:07	05/04/2017 11:44:07	Unknown – Westpac did not find a response /A	St George	Personal Loan	Perf Unsec Variable Personal Loan	23/11/2016
						St George	Home Loan	Occ MTM Fixed Home Loan 2 yr P&I	16/03/2016
Customer 280	WOH.0001.0109.0662	I've found myself in too much debt	07/07/2017 11:28:41	28/07/2017 11:28:41	Unknown – Westpac did not find a response	St George	Credit Card	Personal Credit Cards - Low Rate	21/04/2016
						St George	Personal Loan	Perf Unsec Variable Personal Loan	09/10/2015
Customer 281	WOH.0001.0109.0664	Been battling with increasing debt since divorce in 2002 and having to live on one income. Wages have remained static and costs have increased.	08/08/2017 16:53:55	29/08/2017 16:53:55	Unknown – Westpac did not find a response	St George	Credit Card	Personal Credit Cards - Low Rate	17/05/2013
						St George	Personal Loan	Perf Unsec Variable Personal Loan	20/01/2015
						St George	Personal Loan	Perf Unsec Variable Personal Loan	08/01/2017
						St George	Home Loan	Occ Basic Variable Home Loan P&I	24/10/2016
Customer 282	WOH.0001.0109.0843	I have ceased work due to a serious illness ... I am awaiting a insurance pay out that will take several months.	11/01/2018 11:30:51	01/02/2018 11:30:51	Unknown – Westpac did not find a response	St George	Home Loan	Inv MTM Fixed Home Loan 4 yr P&I	08/05/2013
Customer 283	WOH.0001.0109.0666	have not been receiving child support until this week ³⁸	24/08/2018 15:05:19	14/09/2018 15:05:19	09/10/2018	St George	Credit Card	Personal Credit Cards - Low Rate	25/08/2016
Customer 284	WOH.0001.0109.0667	I had to move back to city for family reasons, and having to rent now. My income has decreased. I wanted to know if my credit card balance could be put into a loan with a lower interest rate to enable me to pay it off.	01/11/2018 20:20:26	22/11/2018 20:20:26	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	17/04/2014
Customer 285	WOH.0001.0109.0844	I had to move from [REDACTED – CITY, STATE] to [REDACTED – CITY] due to family reasons, I secured employment which at the time promised a lot of potential, Evan though the starting salary was \$30,000 less than what I was earning at the time. The promises and the potential earnings have not eventuated, in fact we have lost 2 employees and the drought has crippled the business and my income. I took out some short term loans to get by thinking that all would come good but I have exhausted all my money and have run out of options. I know it will turn around and when the short term loans and other expenses are caught up on, but four the next 4 months or so I am in hardship.	07/03/2019 20:29:28	28/03/2019 20:29:28	01/04/2019	St George	Personal Loan	Perf Unsec Variable Personal Loan	12/11/2015
Customer 286	WOH.0001.0109.0546	I have been unemployed since 04/07/18. I also lost my partner on [REDACTED – DATE] when he passed away at [REDACTED – LOCATION] hospital after a long illness. I have since been embroiled in a legal battle with his [REDACTED – RELATIONSHIP] that has cost me over 12k not to mention the stress associated with all of this.	12/06/2019 12:54:59	03/07/2019 12:54:59	02/09/2019	St George	Home Loan	Occ Basic Variable Home Loan P&I	11/09/2017

³⁸ Customer 283 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	Details of Credit Product(s) ¹	Date
		I have applied for work resulting in one interview but I have not secured a position as yet.							
Customer 287	WOH.0001.0109.0735	Due to the ongoing drought [REDACTED – CITY] Regional Council have imposed drastic water restrictions. [REDACTED – NAME] worked for a Turf farm which is now unable to pay wages from loss of sales.	25/10/2019 18:10:27	15/11/2019 18:10:27	Unknown – Westpac did not find a response	St George St George	Auto Finance Credit Card	CFAL Sovereign Consumer Finance - Secured (COF) Personal Credit Cards - Low Rate	09/11/2015 30/11/2018
Customer 288	WOH.0001.0109.0847	Currently waiting to hear result of application for employment however this will take a few more weeks and funds are running low to supplement my lack of income at the moment. Husband still in full time employment with side business as well for extra income however concerns this may not be enough to cover everything we need to pay for at minimum.	11/11/2019 1:49:08	02/12/2019 1:49:08	Unknown – Westpac did not find a response	St George	Home Loan	Occ Basic Variable Home Loan P&I	07/03/2017
Customer 289	WOH.0001.0109.0737	Loan on [REDACTED – NAME] name, repayments are made by [REDACTED – NAME] who's income has been reduced due to COVID circumstances.	26/03/2020 14:09:06	16/04/2020 14:09:06	Unknown – Westpac did not find a response	St George	Auto Finance	CFAL Sovereign Consumer Finance - Secured (COF)	14/01/2016
Customer 290	WOH.0001.0109.0738	I currently work in childcare, I am paid fortnightly and the volume of children in our next has dropped dramatically, I have had to drop hours as I am permanent part time they are able to do this. My income has dropped by \$255 a fortnight. Making my repayments difficult to pay as they are high.	29/04/2020 14:25:37	20/05/2020 14:25:37	Unknown – Westpac did not find a response	St George	Auto Finance	SGB Consumer Finance(no Opt)	09/06/2016
Customer 291	WOH.0001.0109.0739	Unemployed reduced income	30/11/2020 16:40:15	21/12/2020 16:40:15	Unknown – Westpac did not find a response	St George	Auto Finance	SGB Consumer Finance (CCC) - Sovereign COF	21/04/2018
Customer 292	WOH.0001.0109.0549	I followed my wife to [REDACTED – LOCATION] in April 2018. I haven't had a consistent income for the past 3 years, as such I have spent more than I have earned over this period. In October 2020 my Wife was forced to resign due to health reasons. As a result my expenses have increased and my savings are almost depleted.	16/02/2021 14:29:58	09/03/2021 14:29:58	Unknown – Westpac did not find a response	St George	Home Loan	Inv Basic Variable Home Loan P&I	19/01/2018
Customer 293	WOH.0001.0109.0670	I was on Jobkeeper which ends this week. Working as an Academic Manager in a private international college reliant on overseas students. Owner kept going on Jobkeeper which has now ended. Closing College until international borders open.	30/03/2021 11:24:51	20/04/2021 11:24:51	21/04/2021	St George	Credit Card	Personal Credit Cards - Low Rate	18/11/2016
Customer 294	WOH.0001.0109.0741	[REDACTED – NAME] is currently battling stage 3 throat cancer is on sick leave which is about to run out leaving him on unpaid leave	13/06/2021 18:26:41	04/07/2021 18:26:41	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Unsec Variable Personal Loan	01/06/2017
Customer 295	WOH.0001.0109.0553	My family income dropped dramatically during COVID-19 lockdown period, so I have to apply for some support from my bank STG.	13/07/2021 22:48:26	03/08/2021 22:48:26	Unknown – Westpac did not find a response	St George	Home Loan	Occ MTM Fixed Home Loan 2 yr IOnly	16/11/2015
Customer 296	WOH.0001.0109.0554	Shifts about to be reduced at work, worried I may not be able to make my loan payment on time	14/07/2021 7:06:34	04/08/2021 7:06:34	Unknown – Westpac did not find a response	St George	Personal Loan	Perf Sec Fixed Personal Loan 3 yr	26/09/2019
Customer 297	WOH.0001.0109.0849	I am on maternity leave at the moment, relying solely on my husband's income with all our payables	15/07/2021 15:54:39	05/08/2021 15:54:39	Unknown – Westpac did not find a response	St George St George	Home Loan Home Loan	Occ MTM Fixed Home Loan 5 yr P&I Occ Std Variable Home Loan P&I	19/12/2016 19/12/2016
Customer 298	WOH.0001.0109.0557		07/12/2021	28/12/2021		Bank SA	Credit Card	Personal Credit Cards - Low Rate	15/09/2016

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		<u>Abit behind on my personal loan and want to organise payment plan to get me back on track</u>	<u>21:45:06</u>	<u>21:45:06</u>	<u>Unknown – Westpac did not find a response</u>	<u>St George</u>	<u>Personal Loan</u>	<u>Perf Sec Variable Personal Loan</u>	<u>08/05/2017</u>
<u>Customer 299</u>	<u>WOH.0001.0109.0743</u>	<u>My Husbands Hours have dropped because of the Covid Situation as he works as a Security Guard in the Hospitality Industry. We have also had some other unexpected Medical & Car Expenses that have stretched us</u> <u>I just want to organise a small weekly payment amount each week to start paying this off. Then when things hopefully improve, we can increase it slightly at the time</u>	<u>11/01/2022 10:52:15</u>	<u>01/02/2022 10:52:15</u>	<u>Unknown – Westpac did not find a response</u>	<u>St George</u>	<u>Credit Card</u>	<u>Personal Credit Cards - Low Rate</u>	<u>05/10/2016</u>
<u>Customer 300</u>	<u>WOH.0001.0109.0673</u>	<u>I lost my job in October and have been unable to find consistent work since - it's been one of my longest unemployment periods I've had.</u> <u>I was working in this role since May of 2021, and before that, was unemployed since November 2020 after losing my role due to COVID.</u> <u>During COVID in 2021, I had to go back onto anti-depressants mid year, after struggling with the changing environment and situation I was in.</u> <u>I've been suffering with anxiety and depression for the last 5+ years, and have managed to stay on top of everything until I lost my job in 2021.</u> <u>I managed to stay afloat back then and was able to meet my repayments after falling behind (on my CC).</u> <u>During my last role, I managed to pay a few thousand off my Credit Card, working towards having it paid off.</u> <u>I'm currently on Centrelink's Job Seeker whilst looking for a new role - I've mainly worked in office environments, and am open to absolutely anything.</u> <u>On the side, I have a freelancing gig as a content and copy writer, however the income is widely inconsistent and unreliable to rely on as pure stable income.</u> <u>I have two debts currently owed, being a Linkt Tolls Account overdue with [REDACTED – NAME] by \$794.84, (which I've organised a payment plan of \$50 per week starting Wednesday 15th June 2022).</u> <u>I've also have an open balance to pay overdue Anytime Fitness fees, which now has \$100 remaining on a \$50 per week schedule.</u> <u>This is with e-collect.</u> <u>I'd really appreciate some help and would love to be able to pay off everything as per normal once it happens.</u>	<u>10/06/2022 14:48:23</u>	<u>01/07/2022 14:48:23</u>	<u>Unknown – Westpac did not find a response</u>	<u>St George</u>	<u>Credit Card</u>	<u>Personal Credit Cards - Low Rate</u>	<u>30/03/2016</u>

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		Thanks for your time, [REDACTED – NAME]							
Customer 301	WOH.0001.0109.0745	We are in the process of a Settlement & Divorce. The house has been on the market since March. [REDACTED – NAME] has been unemployed for over 12 months and isn't receiving any income at all - not even Centrelink money.	06/09/2022 19:47:04	27/09/2022 19:47:04	Unknown – Westpac did not find a response	St George	Credit Card	Personal Credit Cards - Low Rate	05/10/2018
Customer 302	WOH.0001.0109.0563	Unable to meet the increased mortgage repayments	25/11/2022 14:49:57	16/12/2022 14:49:57	Unknown – Westpac did not find a response	St George	Home Loan	Occ Basic Variable Home Loan P&I	16/06/2017
Customer 303	WOH.0001.0109.0564	MAJOR OPERATION, OFF WORK FOR RECOVERY, RAN OUT OF SICK AND ANNUAL LEAVE	25/11/2022 14:54:56	16/12/2022 14:54:56	Unknown – Westpac did not find a response	St George	Home Loan	Occ MTM Fixed Home Loan 4 yr P&I	29/03/2021
Customer 304	WOH.0001.0109.0565	Work in my industry in [REDACTED – CITY] has been severely impacted since covid 19 and I have relocated to [REDACTED – CITY] . I left [REDACTED – CITY] in June and it has taken me nearly 5 months to find accommodation during which time I have been living in a tent. I have acquired employment but it has not started yet. The child support agency has frozen my accounts and I can't even use the bit of money i have (that I had to borrow from a friend) to buy food and pay rent while I wait to start work. I am hungry and I am going to end up homeless. I am about to start a new life and get on my feet but the government wants to hamstring me as always. I need assistance.	26/11/2022 15:44:49	17/12/2022 15:44:49	14/06/2023	St George	Personal Loan	Perf Unsec Fixed Personal Loan 5 yr	17/03/2020
Customer 305	WOH.0001.0109.0566	I'm a real estate sales agent. Due to the current decline in the real estate market my overall sales results have been significant reduced. I am in a commission based role. The increase in cost of living & rising interest rates has also had an impact.	10/12/2022 15:20:02	31/12/2022 15:20:02	09/01/2023	St George St George	Home Loan Home Loan	Occ Std Variable Home Loan P&I Occ MTM Fixed Home Loan 2 yr P&I	11/08/2016 11/08/2016
Customer 306	WOH.0001.0109.0569	I had a car accident ... and was off work for 2 weeks unpaid leave. During this time i missed a payment. I returned to work on restricted hours and had to attend physio twice a week during the next 6 weeks. During this time i was also on unpaid leave for the days i did not work. I cannot recover the loss of wages until August 2023 when the solicitor will do report of wages, medical bills and injuries to claim against the other party. During this time ... we have been on one income and trying to meet bills. I did pay payments of approx \$2000 per fortnight to at least continue to pay something off the home loan but have not been able to catch up yet. The loss of income for the period has put hardship on us. I have returned to my full time work now so would like to start trying to catch up.	29/01/2023 21:44:48	19/02/2023 21:44:48	Unknown – Westpac did not find a response	St George	Credit Card	Personal Credit Cards - Rewards	15/04/2021
Customer 307	WOH.0001.0109.0571	I am financially challenged at the moment and I cannot find our contract to follow the proper terms of our agreement as recommended in a letter I received. Can you please send me a copy of our contract? I am also concerned that St. George may not have had the funds to lend me before any contract was agreed to but were created through me agreeing to contract. If so, this detail	30/01/2023 12:32:10	20/02/2023 12:32:10	28/02/2023	St George	Credit Card	Personal Credit Cards - Low Rate	05/01/2018

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		of the financial contract was not explained to me and would void the contract. Without dishonour, I am willing to proceed with some form of repayment arrangement when St. George Bank provide proof the money was lent and not created through my agreement to contract. This can be done by completing the following three actions: 1. Produce documentation of prior rights, title, and ownership to the money it purports to have lent. 2. Provide documentation of the history and origin of the funds St. George purports to have lent, i.e. provide a letter of origin / history of funds through three generations. 3. Provide documentation of the actual transaction and transfer of said funds (prior rights, title, and ownership) from lender to borrower showing invoices & receipts I will recommence payments when you have provided a copy of our contract and the above requested documentation showing the money was lent and not created through my act of agreeing to contract (a detail not disclosed to me before I agreed). Thank you for your consideration.							
Customer 308	WOH.0001.0109.0572	Just have found myself in a position where more money is going out than coming in. I have made payment arrangements for all my bills.	05/03/2023 22:21:36	26/03/2023 22:21:36	13/04/2023	St George	Home Loan	Occ MTM Fixed Home Loan 3 yr P&I	03/09/2015
Customer 309	WOH.0001.0109.0573	i have about \$3500 left of my car loan. I was ahead of my loan up until the residual finished late December. My car was meant to be sold last week but the buyer pulled out. I am looking at paying weekly to pay off this car but want to make sure that this is possible. I have just lost a day shift so now I am only working 3 days but still able to pay the weekly payment. I am sending this request as I do not want my car to sent to collections as this is my only car to drive my daughter to and from childcare and I use this car to drive to work. Any assistance I will be grateful for. I am still hoping I can sell this car but just need more time and in the mean while make weekly payments	06/03/2023 12:10:08	27/03/2023 12:10:08	Unknown – Westpac did not find a response	St George	Auto Finance	SGB Consumer Finance (CCC) - Sovereign COF	30/12/2017
Customer 310	WOH.0001.0109.0355	Everything was going fine and then my grand mother was moved to a home where myself and my mother both put in a substantial amount of money to get her into a home. Then shortly after my wife lost her job and since has been looking for work. We have been managing to pay the accounts on time but is getting a little stretched at present when we had to put a new engine in the main car which i drive to and from work.	07/10/2015 8:15:04	28/10/2015 8:15:04	Unknown – Westpac did not find a response	Westpac Westpac	Credit Card Personal Loan	Altitude Black Mastercard Flexi Loan	18/09/2013 13/10/2014
Customer 311	WOH.0001.0109.0379	Homeless	13/10/2015 23:40:52	03/11/2015 23:40:52	Unknown – Westpac did not find a response	Westpac	Credit Card	Visa - Low Rate	07/09/2015
Customer 312	WOH.0001.0109.0385	22/04/2014 Bike accident ... currently not working as still recovery, currently receiving basic income from Rest Super Income Protection but not covering all bills	15/10/2015 13:54:35	05/11/2015 13:54:35	Unknown – Westpac did not find a response	Westpac Westpac	Home Loan Home Loan	IPL - Fixed Rate - MSS Rocket - Variable - IPL - MSS	11/04/2013 17/06/2013
Customer 313	WOH.0001.0109.0390	We were unaware how tight our financial situation would become once we had begun the bridging finance for our	16/10/2015 12:13:55	06/11/2015 12:13:55	Unknown – Westpac did	Westpac	Credit Card	Visa - Low Rate	16/06/2014

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		new home. Our primary residence is still for sale and we have already settled on our new house.			not find a response				
Customer 314	WOH.0001.0109.0393	I have a lots of credit Card and i have a financial difficulty	17/10/2015 8:25:17	07/11/2015 8:25:17	Unknown – Westpac did not find a response	Westpac Westpac	Credit Card Credit Card	Personal Credit Cards - Low Rate Personal Credit Cards - Low Rate	23/12/2013 19/08/2014
Customer 315	WOH.0001.0109.0398	Hi there, I have moved out of our family home due to kids' safety in that household. My ex-wife is not communicating regarding how to pay mortgage on both properties. I am paying 580/week rent for a furnished apartment and my parents are here from overseas to help me with kids. I can't continue to pay mortgages with these commitments. The case is in family court and next hearing is on [REDACTED – DATE] . I hope to have some decision on property settlement at that time.	19/10/2015 14:20:07	09/11/2015 14:20:07	Unknown – Westpac did not find a response	Westpac Westpac	Home Loan Home Loan	Rocket - Housing Loan Variable - MSS Rocket - Variable - IPL - MSS	16/09/2014 07/10/2014
Customer 316	WOH.0001.0109.0399	Western [REDACTED – STATE] Drought - severe drought - four years of NO rain and the local economy and small businesses are struggling. Expenses have risen due to higher overheads and income has slightly reduced - all as a direct result of the severe drought.	20/10/2015 15:06:13	10/11/2015 15:06:13	Unknown – Westpac did not find a response	Westpac	Home Loan	IPL - Fixed Rate - MSS	01/10/2014
Customer 317	WOH.0001.0109.0416	we cant service our loans, and are over committed by around \$700 per month and are going backwards	26/10/2015 14:39:48	16/11/2015 14:39:48	Unknown – Westpac did not find a response	Westpac	Personal Loan	Personal Line of Credit	18/09/2014
Customer 318	WOH.0001.0109.0418	I have left employment to start a business. I currently have some support from a family member but am struggling to fulfill my payment obligations at this point in time.	26/10/2015 23:20:31	16/11/2015 23:20:31	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 4 years	28/07/2014
Customer 319	WOH.0001.0109.0424	Ive had to leave australia - i no longer have a visa and can not re enter australia.	28/10/2015 5:45:59	18/11/2015 5:45:59	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Fee	27/01/2015
Customer 320	WOH.0001.0109.0435	I was off work for a period of about 2 months in total without pay and am now only receiving PT income due to surgery/illness. I just need some help catching up on expenses	30/10/2015 11:28:53	20/11/2015 11:28:53	Unknown – Westpac did not find a response	Westpac Westpac Westpac	Personal Loan Credit Card Personal Loan	Unsecured Personal Loan 4 years Personal Credit Cards - Rewards Flexi Loan	01/04/2015 25/03/2013 08/01/2015
Customer 321	WOH.0001.0109.0444	As a result of the unexpected outcome of the [REDACTED – STATE] election in January 2015, my employment role was reduced two levels in pay. This reduction (which meant a net loss of \$300/week) began in mid February 2015. I have been applying for new positions since that time, hoping to restore my income to the former levels prior to the election. I did not expect to be at this lower income level for as long as I have been (almost 9 months now), but unfortunately I have been, and my resources to keep my debts paid have just about dried up. The good news is that I hope to start a new position in a 30-60 days, which will bring my income higher than it was prior to the [REDACTED – STATE] election. I am asking for assistance over the next two months, with the hope that my financial situation positively changes in that timeframe.	03/11/2015 15:30:20	24/11/2015 15:30:20	Unknown – Westpac did not find a response	Westpac	Personal Loan	Personal Line of Credit	26/06/2014

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
Customer 322	WOH.0001.0109.0448	I was involved in a vehicle accident on the way to work, I have been informed that workers comp will cover the base rate of my pay but i expect this to be significantly less than my normal pay and may take up to a month before I recieve any money. I can afford to cover my personal loan payment but was hoping to miss a month of mortgage payments. From then i am hoping the uncome from workers comp will cover all repayments until I return to work in January.	04/11/2015 17:43:26	25/11/2015 17:43:26	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	05/11/2013
						Westpac	Home Loan	Fixed Option Home Loan - MSS	05/11/2013
Customer 323	WOH.0001.0109.0453	State Debt Recovery Office has issued an Enforcement Order to my employer and making them obliged to deduct \$250 out of my fortnightly pay. My highest priority is paying back my Westpac debt.	08/11/2015 20:19:59	29/11/2015 20:19:59	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	04/12/2014
						Westpac	Credit Card	VCD Altitude Card	28/07/2014
						Westpac	Personal Loan	Personal Line of Credit	09/07/2014
Customer 324	WOH.0001.0109.0455	Separation	09/11/2015 14:23:28	30/11/2015 14:23:28	Unknown – Westpac did not find a response	Westpac	Personal Loan	Flexi Loan	25/02/2015
						Westpac	Credit Card	Mastercard - Gold EARTH	13/02/2014
Customer 325	WOH.0001.0109.0457	Hi this is [REDACTED – NAME]. Currently I am overseas looking after my sick father . I have got three business in [REDACTED – CITY] to completely run on my own looking after my 2 year old baby .It's very very hard for me to manage the finances of the business as completely its run by staff now from last 2 months. Its getting hard for me to pay day to day expenses of business .As currently I am not working its hard for me to get paid from business. I would like to apply for a business loan of 70000 dollar's urgently. Since 1 of my business Is about to get sold shortly I will be able to pay the loan from the money from it. It will be a great help to me from Westpac concerning my situation. It's been around 3 years now I have been with Westpac. My relationship manager is [REDACTED – NAME] My overseas contact no is [REDACTED – NUMBER] Regards	10/11/2015 4:39:42	01/12/2015 4:39:42	Unknown – Westpac did not find a response	Westpac	Personal Loan	Flexi Loan	01/10/2013
						Westpac	Personal Loan	Flexi Loan	10/07/2015
Customer 326	WOH.0001.0109.0508	De-facto relationship has broken down and currently undergoing settlement proceedings at the Family Law Court. Joint investment property is currently unlet and sourcing tenants has proven problematic due to depressed rental market in [REDACTED – CITY]. Court costs are draining financial resources.	23/11/2015 21:13:47	14/12/2015 21:13:47	Unknown – Westpac did not find a response	Westpac	Personal Loan	Personal Line of Credit	14/01/2014
Customer 327	WOH.0001.0109.0511	since April, my brother and i have not been receiving a wage with my living expenses being met with my wife's wages. the house is an investment property that is tenated at the moment and am working out lease details. all money received from tennent will be being put directly onto the loan to reduce the arrears	24/11/2015 12:50:55	15/12/2015 12:50:55	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Variable - IPL - MSS	06/11/2013
Customer 328	WOH.0001.0109.0512	I have been made redundant due to the project I was working on has now finished, I am currently looking for work but without success so far. I have applied for assistance from centrelink, but it will not be enough to cover all of my liabillities.	24/11/2015 14:23:00	15/12/2015 14:23:00	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	06/05/2014
Customer 329	WOH.0001.0109.0520	The business I was working for has made the position i was working redundant so i no longer am in work.	25/11/2015 17:39:16	16/12/2015 17:39:16	Unknown – Westpac did	Westpac	Personal Loan	Flexi Loan	19/05/2015

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
					not find a response				
Customer 330	WOH.0001.0109.0521	Previous been sick. To catch up when to borrow with Wallet Wizard which pay top dollar which made me more in debt and struggling to pay that off. Having medical issues to deal with. Im also seeking advice to see if I can early release super to cover my debts.	25/11/2015 22:32:39	16/12/2015 22:32:39	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	13/11/2014
						Westpac	Personal Loan	Flexi Loan	15/01/2015
Customer 331	WOH.0001.0109.0525	My hours have been reduced recently and after today I will not have any work until the next job starts in 2 weeks time	26/11/2015 15:43:01	17/12/2015 15:43:01	Unknown – Westpac did not find a response	Westpac	Personal Loan	Flexi Loan	14/04/2014
Customer 332	WOH.0001.0109.0527	I was made to take a redundancy in September. I have no income and am worried with regard to maintaining my excellent repayment record with the bank. I am confident of gaining employment in the New Year but with the holiday season fast approaching would like to discuss options for freezing my repayments and perhaps extending my loan term or any other suitable options the Bank my be able to offer.	26/11/2015 16:47:46	17/12/2015 16:47:46	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	07/05/2015
Customer 333	WOH.0001.0109.0530	Credit cards obtain just before serious illness resulting in 2-3 months if no work being home sick ... I've tried applying for a loan to setup a longer term payment of like 250 ish a month for a longer duration so I am able to get myself back on track but was declined	27/11/2015 1:01:12	18/12/2015 1:01:12	Unknown – Westpac did not find a response	Westpac	Credit Card	VCD Standard	11/04/2014
						Westpac	Credit Card	Visa - Low Rate	21/02/2014
Customer 334	WOH.0001.0109.0576	Redundancy in March 2015 from \$110K salary, Partner redundancy in April 2015, Current Salary \$66K, Partner still unemployed.	02/02/2016 13:44:02	23/02/2016 13:44:02	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	25/02/2015
Customer 335	WOH.0001.0109.0683	i have been unemployed for quite a few months now i am looking for a job but unable to find one	06/10/2016 12:17:59	27/10/2016 12:17:59	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 11 years	09/10/2013
Customer 336	WOH.0001.0109.0853	Overcommitted with an influx of bills and just can't seem to get on top of them	12/10/2017 10:33:01	02/11/2017 10:33:01	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	30/07/2015
						Westpac	Personal Loan	Unsecured Personal Loan 9 years	17/03/2016
						Westpac	Home Loan	Flexi First Option Home Loan	25/02/2016
Customer 337	WOH.0001.0109.0855	Work out a plan for debt relief and to increase my savings	09/11/2017 17:51:24	30/11/2017 17:51:24	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Rate	15/08/2016
Customer 338	WOH.0001.0109.0857	Unemployed since 21 September 2017. Have been applying for jobs daily in a wide range of fields. Most employers are talking February 2018. Our funds are virtually depleted and we are under a large amount of stress due to the financial situation. We have been excellent customers of Westpac for a very long time with a great credit rating.	21/11/2017 11:37:08	12/12/2017 11:37:08	Unknown – Westpac did not find a response	Westpac	Home Loan	Fixed Option Home Loan - MSS	20/05/2013
						Westpac	Personal Loan	Personal Line of Credit	17/06/2015
						Westpac	Personal Loan	Personal Line of Credit	10/09/2015
Customer 339	WOH.0001.0109.0858	I have had to help out the family with rental and finance - at the same time I have missed some payments which I would like to request some support in getting back on track, if at all possible.	06/12/2017 3:03:44	27/12/2017 3:03:44	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Fee	08/04/2013
						Westpac	Personal Loan	Personal Line of Credit	03/06/2013
						Westpac	Personal Loan	Personal Line of Credit	25/11/2013
Customer 340	WOH.0001.0109.0750		11/12/2017	01/01/2018		Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	11/05/2016

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		I was made redundant earlier this year and have found employment hard to find. I am now working in a school but with term finishing up I have no income over the festive break.	10:48:41	10:48:41	Unknown – Westpac did not find a response	Westpac	Home Loan	Fixed Option Home Loan - MSS	11/05/2016
Customer 341	WOH.0001.0109.0751	We are seeking assistance as we are going through a divorce/separation and we need to sell our property as neither of us can afford to take on the responsibility of the mortgage and debts, and we cannot afford for one of us to move out and pay rent whilst maintaining repayments on all of our loans/bills etc. We are in the process of getting the house ready to put on the market, we have had one agent come out to have a look and have a few little things to fix and paint but hoping to have on the market by early January. We will then use the funds from this sale to pay out home loan and other debts accumulated.	14/12/2017 14:48:11	04/01/2018 14:48:11	05/01/2018	Westpac	Personal Loan	Unsecured Personal Loan 7 years	04/04/2014
Customer 342	WOH.0001.0109.0752	we have been business owners for 14 years. Our contracts ceased with the downturn of the industry and we have to now find work as employees. We have to transition from business owners to employees. We have exhausted our savings in the process to keep all the bills paid. not letting me put in all information????	29/12/2017 18:31:23	19/01/2018 18:31:23	29/01/2018	Westpac	Credit Card	Altitude Black Mastercard	14/03/2017
Customer 343	WOH.0001.0109.0860	[REDACTED – NAME] involved in a motor vehicle accident ... and remains critically ill in Intensive Care Unit (ICU) at [REDACTED – LOCATION] Hospital. [REDACTED – NAME] remains unconscious and I have letter from [REDACTED – LOCATION] Hospital requesting support to [REDACTED – NAME] to access account information. I have met with [REDACTED – NAME] Personal Banker, at [REDACTED – SUBURB] branch who has advised me to apply for Financial Hardship Assistance.	23/01/2017 12:54:10	13/02/2017 12:54:10	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	29/02/2016
						Westpac	Personal Loan	Personal Line of Credit	01/03/2016
Customer 344	WOH.0001.0109.0691	My partner has recently and suddenly left our relationship, and I am currently unable to work in my previous capacity. As I am the sole carer of my 10 month old baby, my work has asked me to take up to 6 months unpaid leave to deal with the changes taking place in my personal life. This is greatly affecting my ability to currently meet my mortgage repayments with Westpac.	02/03/2017 12:26:39	23/03/2017 12:26:39	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Variable - IPL - MSS	18/06/2014
						Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	26/09/2014
Customer 345	WOH.0001.0109.0696	previously i was self employed but business went bad i was off work for a long time, no job or income. But now i got full time job working for someone with weekly income	21/08/2017 12:04:24	11/09/2017 12:04:24	05/10/2017	Westpac	Home Loan	Rocket - Variable - IPL - MSS	16/04/2014
Customer 346	WOH.0001.0109.0697	Shortage of work	21/08/2017 12:05:38	11/09/2017 12:05:38	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	30/10/2015
						Westpac	Credit Card	Personal Line of Credit	30/04/2014
Customer 347	WOH.0001.0109.0698	I have too many debts hence need to draw down on my home equity and debt consolidate. Need time to refinance around 4 to 6 weeks.	29/08/2017 10:50:07	19/09/2017 10:50:07	Unknown – Westpac did not find a response	Westpac	Credit Card	Visa - Low Rate	21/03/2014
						Westpac	Personal Loan	Flexi Loan	17/03/2014
Customer 348	WOH.0001.0109.0754	I have POA and Authority for [REDACTED – NAME] who is incarcerated. The debt that I am asking for	28/02/2018 11:00:29	21/03/2018 11:00:29	Unknown – Westpac did	Westpac	Home Loan	Fixed Option Home Loan - MSS	28/06/2013
						Westpac	Home Loan	IPL - Fixed Rate - MSS	07/06/2013

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		assistance on is held in [REDACTED – NAME] name. Reason for assistance is on the home loans and credit card. One home loan is owner occupied and the other loan is a rental property.			not find a response				
Customer 349	WOH.0001.0109.0755	Second business failed leaving large debts, first business suffered a hit due to the creation of the second business. Over \$150,000 in debt. Can not pay interest or loans off. Struggling to buy food for family and pay bills. Seeking for the loans to be put on hold and reduced. Currently have debt collectors chasing electricity bills etc and have gotten help and advice from St Vincent De Paul to keep family fed during this hardship.	27/04/2018 11:26:09	18/05/2018 11:26:09	22/06/2018	Westpac	Personal Loan	Flexi Loan	20/02/2015
Customer 350	WOH.0001.0109.0874	THE ASSETS COLUMN IN THIS ONLINE FORM IS NOT WORKING AND IT LOOKS LIKE WE HAVE NO ASSETS PLEASE CONTACT ME TO GET INFORMATION ON ASSTES My company went into liquidation whilst I was on maternity leave and I am currently unemployed and looking for contract work but currently have reduced income until I find work, request 3 months reprieve from making payments and restart payments Dec/Jan.	12/08/2018 12:05:18	02/09/2018 12:05:18	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Variable - IPL - MSS	23/07/2015
Customer 351	WOH.0001.0109.0876	Back injury during work in underground mine Compensation has run out Completed cert II in crowd controller & security officer My application was lost within the police mailing system so I've been jumping through hoops to try and rectify the this situation in order to receive my security tags so I can work in my chosen profession.	18/10/2018 12:50:28	08/11/2018 12:50:28	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	09/12/2013
Customer 352	WOH.0001.0109.0700	My husband is currently on an AVO and is not currently residing in the family home. We will be undergoing a divorce and ultimate sale of the home. Our 2 daughters are in their final year of study. To provide security and stability (proximity to school etc) in this very important year for them, they want to remain the family home. I commit to pay the mortgage for the next year while we make final arrangements towards sale. My husband is using financial abuse and threats as part of his techniques to have us removed from the home. I am also currently only intermittently employed (work as a contractor so there are stretches of unemployment). I will move heaven and earth to pay the mortgage for the next year, but I wondered if there was any scope at all to reduce the payments so that I can ease the burden, without having the consent of my husband because he is actively antagonistic to the decision for the girls to remain in the family home.	22/10/2018 14:01:52	12/11/2018 14:01:52	Unknown – Westpac did not find a response	Westpac	Home Loan	Fixed Option Home Loan - MSS	19/08/2013
Customer 353	WOH.0001.0109.0877	I have been struggling with my finances since I separated from my ex husband, i m behind the mortgage, i owe thousands of dollars to water rates and council rates I also have people pursuing me for moneys still owing through a business that has closed down .I have been unable to keep a job due to my ongoing financial situation causing me a great deal of stress and depression	23/10/2018 10:27:33	13/11/2018 10:27:33	Unknown – Westpac did not find a response	Westpac Westpac Westpac	Home Loan Home Loan Credit Card	Rocket - Variable - IPL - MSS Rocket - Variable - IPL - MSS Personal Credit Cards - Rewards	22/11/2013 31/10/2014 11/06/2014
Customer 354	WOH.0001.0109.0709	Change jobs, less pay	17/11/2018 13:44:26	08/12/2018 13:44:26	Unknown – Westpac did	Westpac Westpac	Home Loan Home Loan	Rocket - Housing Loan Variable - MSS Rocket - Variable - IPL - MSS	22/07/2013 22/07/2013

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
					not find a response				
Customer 355	WOH.0001.0109.0881	Customers are currently supporting their son who has been diagnosed with cancer, as well as [REDACTED – NAME] who is experiencing a heart condition.	03/12/2018 10:38:25	24/12/2018 10:38:25	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 5 years	25/08/2017
						Westpac	Home Loan	DSHL - Normal - Variable Rate Loan - MSS	07/05/2018
Customer 356	WOH.0001.0109.0886	I'm experiencing financial difficulties at the moment, trying to refinance my mortgage or get personal loan from other bank to settle with Westpac.	01/02/2019 12:38:38	22/02/2019 12:38:38	Unknown – Westpac did not find a response	Westpac	Personal Loan	Personal Line of Credit	26/05/2016
Customer 357	WOH.0001.0109.0887	[REDACTED – NAME] has been unwell, and diagnosed with a mental health condition which has seen him unable to manage his finances. [REDACTED – NAME] is getting medication, and working towards getting healthy and well and I strongly believe he is on the road to recovery and back to life as normal. We ask that we can have 4 months of lower repayments for his home loan and his credit card.	14/02/2019 16:08:44	07/03/2019 16:08:44	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Rewards	04/05/2017
Customer 358	WOH.0001.0109.0895	i can't make payments over \$100 on my credit card. I will be receiving money from a rental property within the next month, so I will be able to pay more	12/04/2019 17:15:10	03/05/2019 17:15:10	Unknown – Westpac did not find a response	Westpac	Home Loan	Flexi First Option Home Loan	16/12/2016
						Westpac	Credit Card	Personal Credit Cards - Low Rate	13/10/2016
Customer 359	WOH.0001.0109.0899	I was sick from the last three months and hospitalized. I have multiple lymph nodes identified in my body. Doc suggested for surgery to remove the lymph nodes. Currently, I am on high medication and spending most of my saving on my medical condition.	07/05/2019 11:06:22	28/05/2019 11:06:22	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Rewards	04/12/2018
Customer 360	WOH.0001.0109.0713	Recently Widowed Husband Deceased ...	11/06/2019 19:30:55	02/07/2019 19:30:55	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Rate	03/11/2016
Customer 361	WOH.0001.0109.0905	I have to go in for surgery on the 5th August 2019 and won't be able to work for at least 8 weeks afterward, and whilst I am receiving rehabilitation. I only have enough annual leave to cover my income for two full weeks while I am unable to work. However my employer will be paying me approx. 11 hours per week so I have some money to live during that time.	31/07/2019 21:43:45	21/08/2019 21:43:45	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	11/04/2017
Customer 362	WOH.0001.0109.0714	Moved into the new home caused delay by the builder, I was paying rent & mortgage at the same time. so it is now just one month installment keep rolling over	22/08/2019 15:09:21	12/09/2019 15:09:21	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	24/05/2017
Customer 363	WOH.0001.0109.0715	I am self employed and the business i am a part owner of is experiencing a significant downturn in sales. We are taking actions to remedy this situation, however for the last several months sales have been extremely, and therefore the funds I have been able to draw on to support myself and my wife have been minimal, and current commitments for rent and food have been using all available income.	22/08/2019 15:05:40	12/09/2019 15:05:40	Unknown – Westpac did not find a response	Westpac	Personal Loan	Personal Line of Credit	14/05/2015
Customer 364	WOH.0001.0109.0907	My situation is that I have tenants leaving the property after approx 6 years of renting the property it needs tidying up and to be prepared for sale I have a very small income and rely on the income from tenants to support the mortgage Tennants are due to vacate the property 30/09/19	10/09/2019 16:17:15	01/10/2019 16:17:15	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Rate	10/07/2018

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		<u>I have agents ready to be engaged to sell the property I feel confident of a quick sale given the popular area its proximity to the city and price point</u>							
Customer 365	WOH.0001.0109.0908	<u>I am no longer working full time. I help my partner in a cafe he brought. The cafe is just now starting to make money. It has been a struggle with many teething problems which we have finally got sorted. The main issue was staff members not charging there friends so we were losing money.</u>	14/09/2019 22:50:54	05/10/2019 22:50:54	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Rate	02/07/2015
Customer 366	WOH.0001.0109.0909	<u>Mum has been diagnosed with cancer and helping support her</u>	17/09/2019 10:52:40	08/10/2019 10:52:40	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Rate	23/02/2018
Customer 367	WOH.0001.0109.0912	<u>DUE TO FINANCIAL HARDSHIP, I DO NOT HAVE SURPLUS INCOME TO PAY MY WESTPAC CREDIT CARDS. IM SUFFERING FROM TERRIBLE DEPRESSION AND SEEKING PROFESSIONAL SUPPORT FROM A PSYCHIATRIST AS ITS CREATING SO MUCH STRESS. I SUPPORT 3 KIDS</u>	25/09/2019 13:37:15	16/10/2019 13:37:15	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Rewards	15/08/2014
Customer 368	WOH.0001.0109.0917	<u>I am having issues with payments due to separation. I have moved in with my parents at this stage.</u>	08/10/2019 14:25:44	29/10/2019 14:25:44	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Rate	31/05/2018
Customer 369	WOH.0001.0109.0921	<u>I Have moved abroad and now on less than half of my income from the 2017-18 FY. Living costs are alot higher and need a payment plan or something to be able to make regular payments on the card</u>	10/10/2019 23:22:10	31/10/2019 23:22:10	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Fee	22/06/2016
Customer 370	WOH.0001.0109.0927	<u>I have five creditors and need time to pay off my smaller debts so I can then prioritise my larger ones.</u>	16/10/2019 10:21:00	06/11/2019 10:21:00	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Rate	23/01/2019
Customer 371	WOH.0001.0109.0928	<u>Separated from my long term partner.</u>	16/10/2019 15:04:52	06/11/2019 15:04:52	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Rewards	20/02/2018
Customer 372	WOH.0001.0109.0931	<u>Single Mum. Have another credit card and car payment. Changed jobs in March this year with a pay cut. Have been living with family for almost 3 years where I didn't pay regular rent or food expenses, but had to move out due to family issues. Have just secured a rental property and will struggle with paying all debts.</u>	19/10/2019 9:03:26	09/11/2019 9:03:26	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Rate	07/06/2017
Customer 373	WOH.0001.0109.0932	<u>Single mother relying on centrelink benefits and casual work. After I have paid rent and debts I am left with \$50 a fortnight to support my son son and I</u>	20/10/2019 18:27:51	10/11/2019 18:27:51	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	12/11/2013
Customer 374	WOH.0001.0109.0934	<u>On work related stress leave</u>	11/11/2019 5:57:04	02/12/2019 5:57:04	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Rate	09/12/2016
Customer 375	WOH.0001.0109.0935	<u>I have been unemployed but now im employed again but im in arrears on my loans i need to put the loan repayment on hold so I can catch up on the arrears and get back on track</u>	05/12/2019 19:48:04	26/12/2019 19:48:04	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 5 years	27/05/2017
						Westpac	Personal Loan	Unsecured Personal Loan 3 years	30/05/2018
						Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	03/08/2016
						Westpac	Home Loan	Fixed Option Home Loan - MSS	03/08/2016

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
Customer 376	WOH.0001.0109.0936	I overcommitted and have too many bills and stupid payday loans that I did not know what I was getting myself into	10/02/2020 10:42:55	02/03/2020 10:42:55	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Rewards	14/11/2019
Customer 377	WOH.0001.0109.0766	I lost my job at the end of my maternity leave. My husband has previously contacted your company for assistance and was told to expect more information but none has been provided to us.	10/03/2020 11:00:38	31/03/2020 11:00:38	Unknown – Westpac did not find a response	RAMS	Home Loan	Owner Occupied - Variable Rate	20/07/2018
Customer 378	WOH.0001.0109.0767	Loan was refinanced a few years ago and payments increased by \$500.00. Our joint income has since reduced and we have spent our cash reserves. Also with the Corona Virus we have spent monies to stock up on supplies. Also we have given monies to semi dependant children in need.. Also likely to lose casual job or have hours reduced.	16/03/2020 17:53:40	06/04/2020 17:53:40	Unknown – Westpac did not find a response	Westpac	Home Loan	Flexi First Option Home Loan	06/04/2018
Customer 379	WOH.0001.0109.0769	my business is getting very tough during the coronavirus, really need help	21/03/2020 14:24:04	11/04/2020 14:24:04	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Variable - IPL - MSS	04/08/2017
						Westpac	Home Loan	Rocket - Variable - IPL - MSS	06/09/2017
						Westpac	Home Loan	IPL - Fixed Rate - MSS	06/09/2017
						Westpac	Home Loan	IPL - Fixed Rate - MSS	06/09/2017
						Westpac	Home Loan	IPL - Fixed Rate - MSS	21/03/2018
Customer 380	WOH.0001.0109.0771	I not been working while studying however I recently stopped studying in order to attempt to secure full time employment due to financial hardship. However, due to the Covid-19 virus pandemic the job I was trialing for fell through and I am now unemployed and struggling to secure work. My skills and experience are in the hospitality, retail and entertainment industries, which have been severely affected due to the COVID-19 virus pandemic. I have been unable to secure at work in areas where I have skills and experience or any other industries. My partner is a wrong full time, however as we are relying on one income, we are experiencing financial difficulty and are very concerned about our ability to continue our mortgage repayments and day to day living costs.	21/03/2020 12:59:36	11/04/2020 12:59:36	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	26/02/2018
Customer 381	WOH.0001.0109.0772	Self-isolation due to coronavirus. Due to being self-employed and in the natural therapies sector, I am unable to work because of govt restrictions.	21/03/2020 14:10:27	11/04/2020 14:10:27	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	04/11/2016
Customer 382	WOH.0001.0109.0774	Financial hardship ³⁹	23/03/2020 15:00:26	13/04/2020 15:00:26	Unknown – Westpac did not find a response	Westpac	Home Loan	Flexi First Option Home Loan	10/10/2018
Customer 383	WOH.0001.0109.0775	My Centrelink payment has been heavily reduced and normally we can make things work but currently we cannot, we can barely get by.	24/03/2020 12:44:18	14/04/2020 12:44:18	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	24/02/2018
						Westpac	Personal Loan	Unsecured Personal Loan 7 years	11/09/2018
						Westpac	Personal Loan	Unsecured Personal Loan 7 years	28/11/2018
Customer 384	WOH.0001.0109.0776	Husband has lost his job because of COVID19 I'm a health care worker and am only employed as a casual and am not entitled to sick pay if I were to fall ill.	25/03/2020 11:51:14	15/04/2020 11:51:14	Unknown – Westpac did	Westpac	Home Loan	Flexi First Option Home Loan	31/07/2019

³⁹ Customer 382 selected 'Reduced Income' 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	Details of Credit Product(s) ¹	Date
					not find a response				
Customer 385	WOH.0001.0109.0777	[REDACTED – NAME] no longer has employment and looking for work. However solar industry will be slow with covid-19, it has had a big impact on the industry.	26/03/2020 18:33:49	16/04/2020 18:33:49	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	17/12/2019
Customer 386	WOH.0001.0109.0937	covid-19 does not allow me to work atm	27/03/2020 15:53:12	17/04/2020 15:53:12	Unknown – Westpac did not find a response	Westpac	Home Loan	Flexi First Option Home Loan	14/06/2016
						Westpac	Home Loan	Flexi First Option Home Loan	14/09/2016
						Westpac	Credit Card	Personal Credit Cards - Rewards	12/12/2017
						Westpac	Credit Card	Personal Credit Cards - Rewards	12/12/2017
Customer 387	WOH.0001.0109.0779	Rental income and tax return negative geared deducted for capital gain tax for other investment property	02/04/2020 10:22:33	23/04/2020 10:22:33	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Variable - IPL - MSS	02/04/2015
Customer 388	WOH.0001.0109.0780	I work for [REDACTED – EMPLOYER NAME] and have been asked to reduce my hours of work with less pay and will more than likely be asked to stand down for a period of time due to the Covid-19 issues. Also [REDACTED – NAME], my partner is feeling the issues of Covid as he is the owner of a Hairdressing business and has been forced to temporarily close the salon until normality resumes.	03/04/2020 15:13:29	24/04/2020 15:13:29	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 5 years	09/07/2018
Customer 389	WOH.0001.0109.0781	Hi, my wife has lost her job due to COVID 19. Our expenses are the same but our income has been halved. We have a shared personal loan and she has her own loan as well. Any help would be greatly appreciated.	06/04/2020 11:07:36	27/04/2020 11:07:36	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 2 years	07/01/2020
Customer 390	WOH.0001.0109.0938	I have an Overdraft and am unable to currently pay it due to being unemployed due to the Covid-19 and the hospitality industry being non essential. I am currently doing a course to get into a essential industry as I am also not eligible for Government assistance and if I can clear this overdraft when I find employment or alternatively I will be applying for early release on super to clear my financial obligations and give me financial assistance.	06/04/2020 16:33:11	27/04/2020 16:33:11	Unknown – Westpac did not find a response	Westpac	Credit Card	VCD Standard	28/04/2015
						Westpac	Personal Loan	Flexi Loan	12/08/2015
Customer 391	WOH.0001.0109.0783	Unemployment - I have been made redundant due to COVID-19	14/04/2020 16:13:58	05/05/2020 16:13:58	Unknown – Westpac did not find a response	Westpac	Home Loan	IPL - Fixed Rate - MSS	31/10/2018
Customer 392	WOH.0001.0109.0785	Having difficulties paying P & I on our Mortgage. I would like to change it to interest only for 3 -6 months please	28/04/2020 10:51:58	19/05/2020 10:51:58	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Variable - IPL - MSS	28/11/2019
Customer 393	WOH.0001.0109.0786	Since our cafe closed last year @ end of lease we have been struggling to pay our commitments until we sell our house in [REDACTED – SUBURB, STATE]. We have been using our superannuation to cover expenses as well as recently assisting our Daughter & two young sons during current situation. Propose to put our house on market towards end of this year & clear outstanding debts. Any assistance until then for both myself & my partner [REDACTED – NAME] would be appreciated.	30/04/2020 13:28:10	21/05/2020 13:28:10	Unknown – Westpac did not find a response	Westpac	Home Loan	Equity Access - MSS	09/12/2013
						Westpac	Credit Card	Visa - Low Rate	05/08/2015
Customer 394	WOH.0001.0109.0586	My wife has been off work for over a year with a medical condition. She is undergoing more medical interventions. These are still ongoing	24/08/2020 20:26:23	14/09/2020 20:26:23	Unknown – Westpac did	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	23/10/2013

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
					not find a response				
Customer 395	WOH.0001.0109.0587	Due to covid my hours have been reduced and I have fallen behind with my payments	24/08/2020 20:31:04	14/09/2020 20:31:04	Unknown – Westpac did not find a response	Westpac	Personal Loan	Personal Line of Credit	13/03/2014
Customer 396	WOH.0001.0109.0940	Income was reduced pre COVID19 and then since COVID19 it has reduced even more	01/10/2020 14:19:41	22/10/2020 14:19:41	Unknown – Westpac did not find a response	Westpac	Personal Loan	Flexi Loan	13/12/2013
Customer 397	WOH.0001.0109.0941	I am on job keeper and I need support by reducing interest rate and reduced monthly repayments	22/12/2020 14:24:26	12/01/2021 14:24:26	05/03/2021	Westpac	Credit Card	Personal Credit Cards - Low Rate	09/08/2016
Customer 398	WOH.0001.0109.0719	I have been overcommitted since before covid, however with COVID and my wife losing her job I was severally depressed and had anxiety and simply stopped paying. However I recently entered into a payment/hardship arrangement where I was paying \$702 on account ending with [REDACTED – ACCOUNT NUMBER] and \$660 on account ending with [REDACTED – ACCOUNT NUMBER]. I feel like I am struggling to meet these amounts and am requesting to pay \$250 each fortnight on both accounts. This will allow me to hold on to surplus \$447 for my family for any emergencies or extra costs that arise with having a small family.	30/03/2021 11:51:37	20/04/2021 11:51:37	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 4 years	04/08/2017
						Westpac	Personal Loan	Unsecured Personal Loan 7 years	13/09/2017
Customer 399	WOH.0001.0109.0720	Financial hardship during this terrible weather, partner not working. Household items ruined due to rain causes.	30/03/2021 12:04:40	20/04/2021 12:04:40	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	17/09/2018
Customer 400	WOH.0001.0109.0799	1. My employer has suspended overtime and on-call duties which were extra income for our household 2. I had been working as an Uber driver which I am unable to do at the present time My wife [REDACTED – NAME] who also holds a personal loan account with Westpac has also been affected due to my income reduction	03/07/2021 19:53:44	24/07/2021 19:53:44	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 6 years	14/10/2019
Customer 401	WOH.0001.0109.0591	Salon closed down completely due to COVID so income significantly reduced	13/07/2021 20:45:43	03/08/2021 20:45:43	13/08/2021	Westpac	Home Loan	Fixed Option Home Loan - MSS	21/05/2013
Customer 402	WOH.0001.0109.0592	Lost many hours of work weekly during [REDACTED – CITY] lockdown. A lowered interest rate on my home loan would help me.	13/07/2021 20:53:27	03/08/2021 20:53:27	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Variable - IPL - MSS	20/12/2016
						Westpac	Home Loan	Fixed Option Home Loan - MSS	15/05/2017
						Westpac	Credit Card	Personal Credit Cards - Rewards	01/03/2017
Customer 403	WOH.0001.0109.0593	I started my own business as a Real Estate Agent in February 2020 just before the Covid 19 economic lockdown. My business is growing but the process has been slow due to lack of economic activity. My business received JobKeeper payment from May 2020 to March 2021.	13/07/2021 22:10:05	03/08/2021 22:10:05	Unknown – Westpac did not find a response	Westpac	Home Loan	IPL - Fixed Rate - MSS	23/06/2016
						Westpac	Home Loan	Rocket - Variable - IPL - MSS	10/05/2017
Customer 404	WOH.0001.0109.0596	Financial loss ⁴⁰	14/07/2021 3:10:57	04/08/2021 3:10:57	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	21/03/2018
Customer 405	WOH.0001.0109.0802	I lost my job in June and have been trying to stay afloat with home loan repayments. I am returning to work in	19/07/2021 9:40:34	09/08/2021 9:40:34	Unknown – Westpac did	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	02/05/2019

⁴⁰ Customer 404 selected 'COVID-19' 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	Details of Credit Product(s) ¹	Date
		August but i would really like to defer just 1 month of loan repayments, just the one coming up on 2nd August. We have no funds available to pay for it and nothing on our credit card.			not find a response				
Customer 406	WOH.0001.0109.0803	[REDACTED – NAME]. Currently not receiving an income due to knee surgery. [REDACTED – ADDRESS] unoccupied and being placed on the market at the end of September	21/09/2021 13:05:14	12/10/2021 13:05:14	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured PL 7 years	01/06/2016
						Westpac	Home Loan	Fixed Option Home Loan - MSS	12/05/2016
Customer 407	WOH.0001.0109.0599	I am suffering severe financial hardship due to Covid 19	20/09/2021 14:12:34	11/10/2021 14:12:34	Unknown – Westpac did not find a response	Westpac	Home Loan	IPL - Fixed Rate - MSS	30/06/2017
Customer 408	WOH.0001.0109.0806	Due to an injury back in 2012 and 2013< i was retired due to ill health from [REDACTED – EMPLOYER] and not work since. I have a number of health issues ranging from back issues to mental health issues.	15/11/2021 10:28:52	06/12/2021 10:28:52	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	24/04/2017
Customer 409	WOH.0001.0109.0601	my income is not consistent due to reduced hrs. I'm finding it hard to maintain all my commitments at this time	07/12/2021 21:48:04	28/12/2021 21:48:04	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Variable - IPL - MSS	29/04/2014
Customer 410	WOH.0001.0109.0603	Reduced income due to sickness this fortnight	07/12/2021 22:43:46	28/12/2021 22:43:46	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 3 years	16/01/2019
						Westpac	Personal Loan	Unsecured Personal Loan 5 years	08/07/2019
Customer 411	WOH.0001.0109.0609	Financial hardship, house is for sale and will be paid off.	08/01/2022 13:56:16	29/01/2022 13:56:16	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	01/09/2019
Customer 412	WOH.0001.0109.0807	Business closed, large income reduced	10/01/2022 16:30:26	31/01/2022 16:30:26	01/02/2022	Westpac	Home Loan	Rocket - Variable - IPL - MSS	20/08/2014
						Westpac	Home Loan	Rocket - Variable - IPL - MSS	19/08/2014
Customer 413	WOH.0001.0109.0610	Hi I am struggling to pay my credit card loan repayments at this time due to the recent [REDACTED – CITY] floods and making enquires if I could please get approval to waiver my fees due to being affected by recent floods. My dryer and small appliances, clothes and food were no longer any good to me and have to use money to buy everything all over again that are essentials to me.	20/03/2022 11:30:44	10/04/2022 11:30:44	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Low Rate	26/06/2019
Customer 414	WOH.0001.0109.0954	Im currently working part time. And we are struggling ⁴¹	23/03/2022 13:21:49	13/04/2022 13:21:49	19/04/2022	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	22/08/2019
						Westpac	Home Loan	Fixed Option Home Loan - MSS	22/08/2019
						Westpac	Credit Card	Personal Credit Cards - Low Rate	16/08/2019
Customer 415	WOH.0001.0109.0955	My work got flooded lost my job no income at all	23/03/2022 13:24:06	13/04/2022 13:24:06	21/04/2022	Westpac	Credit Card	Personal Credit Cards - Low Rate	03/09/2019
Customer 416	WOH.0001.0109.0816	Broken hand requiring 2 rounds of surgery. Had 6 weeks off work, may require more time off depending on how the hand recovers	15/07/2022 13:35:55	05/08/2022 13:35:55	Unknown – Westpac did not find a response	Westpac	Home Loan	Flexi First Option Home Loan	16/04/2020
Customer 417	WOH.0001.0109.0614	[REDACTED – NAME] who is also on title of this loan has gone bankrupt in April 2021, now with interest rates on the rise and also many complex issues due to completing the construction of this duplex we can no longer afford the repayments on this loan.	15/10/2022 19:32:48	05/11/2022 19:32:48	Unknown – Westpac did not find a response	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	26/08/2020

⁴¹ Customer 414 selected 'Reduced Income' 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	Details of Credit Product(s) ¹	Date
		<u>We have spoken with the trustee for [REDACTED – NAME] and the best possible outcome is for Westpac to take possession of this property and to sell to retrieve their funds.</u>							
Customer 418	WOH.0001.0109.0616	<u>Hurt my left elbow bicep while carrying load, and have Run out of my sick Leave . I will be on Unpaid Leave for next 2 months or so.</u>	<u>04/11/2022 15:30:27</u>	<u>25/11/2022 15:30:27</u>	<u>Unknown – Westpac did not find a response</u>	<u>Westpac</u>	<u>Personal Loan</u>	<u>Unsecured Personal Loan 6 years</u>	<u>18/11/2019</u>
Customer 419	WOH.0001.0109.0617	<u>I am let my overdraw get to far. This is due to be in a difficult financial position and turning to short term loans. I am now earning good money and have some nice bonuses coming in prior to Christmas. I need to get in a better position, so I can move forward and get savings behind me. My mortgage has never been impacted by this. I am hoping to pay off my overdraw on a payment plan. Thank you</u>	<u>04/11/2022 15:37:09</u>	<u>25/11/2022 15:37:09</u>	<u>Unknown – Westpac did not find a response</u>	<u>Westpac</u>	<u>Personal Loan</u>	<u>Unsecured Personal Loan 5 years</u>	<u>07/06/2022</u>
						<u>Westpac</u>	<u>Home Loan</u>	<u>Flexi First Option Home Loan</u>	<u>12/10/2021</u>
						<u>Westpac</u>	<u>Home Loan</u>	<u>Flexi First Option Home Loan</u>	<u>12/10/2021</u>
Customer 420	WOH.0001.0109.0620	<u>Hi,</u> <u>I spoke with someone earlier this year and was put on a payment plan to get back on track with our mortgage after we were in arrears. This was really great and I appreciated the assistance.</u> <u>We have met with a financial advisor to work out a very strict budget as we are still in the red and have made some sacrifices and choices to help us do this. We are extremely motivated to get back on top, to not be financially stressed like we have been and to make some serious changes.</u> <u>Our advisor offered to reach out to you on our behalf, however I think the best thing is to be accountable and do this myself. it is very hard to admit the situation we are in and causes alot of stress (even while filling this in a feel sick to my stomach) however I need to approach this head on and be accountable.</u> <u>We would like to chat with somebody to discuss a payment plan for both mortgages (for the same property) to make this affordable and manageable while also paying off the arrears that are owed. They had mentioned that despite our situation they had found someone to change banks, however we have been with Westpac for so long, that is the last thing I would want to do as we are happy here and would rather work out an arrangement.</u> <u>When we spoke with someone a couple of years ago we were under the impression that our mortgage was at a fixed rate for 3 years, however this turned out to only be 1 year. So having all the interest rate rises etc and going from \$383 to \$480 for one of the loans to \$1300 to \$1800 for the other it is quite a significant increase. I have been guided to ask about a payment plan or a rate lock or something we can do.</u>	<u>08/11/2022 14:40:39</u>	<u>29/11/2022 14:40:39</u>	<u>Unknown – Westpac did not find a response</u>	<u>Westpac</u>	<u>Home Loan</u>	<u>Flexi First Option Home Loan</u>	<u>14/05/2018</u>
						<u>Westpac</u>	<u>Home Loan</u>	<u>Flexi First Option Home Loan</u>	<u>02/12/2016</u>

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
		I look forward to talking to someone and figuring this all out. Thanks, [REDACTED – NAME]							
Customer 421	WOH.0001.0109.0622	I have lost my job several weeks ago and have not yet found employment and I am unable to make payments on my home and personal loans	25/11/2022 14:47:39	16/12/2022 14:47:39	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 7 years	28/07/2016
Customer 422	WOH.0001.0109.0726	recent floods had affected property in few ways damages to floorboards and fences and walls which need maintenance and fix asap i have started working on it and house is currently empty as work needs to happen because of recent damages. so need some couple of months to work to be completed as we are getting into christmass time which makes it harder too.	30/11/2022 21:19:35	21/12/2022 21:19:35	Unknown – Westpac did not find a response	Westpac Westpac	Home Loan Home Loan	Flexi First Option Investment Loan Fixed Option Home Loan - MSS	20/11/2017 22/11/2021
Customer 423	WOH.0001.0109.0631	I got scammed via cryptocurrency amount of \$ 60,000 AUD. I also just started my business which means that I'm not doing great financially at the moment. I would like to apply for financial hardship so that I can delay my mortgage repayment.	14/12/2022 15:14:21	04/01/2023 15:14:21	01/03/2023 21/02/2023 01/03/2023	Westpac Westpac Westpac	Home Loan Home Loan Home Loan	Rocket - Variable - IPL - MSS Rocket - Variable - IPL - MSS Rocket - Variable - IPL - MSS	28/06/2022 28/06/2022 28/06/2022
Customer 424	WOH.0001.0109.0825	I have ruptured my ... foot. I am a Resgistered Nurse for a busy [REDACTED – EMPLOYER] and I will not be able to work for 3 months. Can you please freeze my repayments for 3 months?	03/01/2023 8:42:48	24/01/2023 8:42:48	Unknown – Westpac did not find a response	Westpac Westpac Westpac Westpac Westpac	Home Loan Credit Card Credit Card Credit Card Credit Card	Flexi First Option Home Loan Personal Credit Cards - Rewards VCD Altitude Gold Card Personal Credit Cards - Rewards Personal Credit Cards - Rewards	20/01/2016 04/11/2015 04/11/2015 04/11/2015 04/11/2015
Customer 425	WOH.0001.0109.0632	I asked to defer 1 monthly payment. Business still has nit improved.	23/01/2023 14:27:03	13/02/2023 14:27:03	01/03/2023	Westpac	Home Loan	Rocket - Variable - IPL - MSS	24/03/2016
Customer 426	WOH.0001.0109.0828	We have just moved to take care of a sick family member and we both enough work yet	29/01/2023 11:15:43	19/02/2023 11:15:43	Unknown – Westpac did not find a response	Westpac	Home Loan	Fixed Option Home Loan - MSS	24/08/2021
Customer 427	WOH.0001.0109.0830	We are currently a single income household and are finding it hard to keep on top of bills along with the increasing loan repayments. We are hoping to get some relief with either suspended loan repayments for a short period of time or reduced payments, something to allow us to regain control over the other bills and get us back to an uninterrupted loan repayment schedule.	15/02/2023 18:13:43	08/03/2023 18:13:43	Unknown – Westpac did not find a response	Westpac Westpac Westpac	Home Loan Credit Card Credit Card	Flexi First Option Home Loan Personal Credit Cards - Rewards VCD Altitude Gold Card	03/11/2022 09/10/2015 09/10/2015
Customer 428	WOH.0001.0109.0831	I've lost my licence for 6mths and can't work as a truck driver	20/02/2023 18:51:59	13/03/2023 18:51:59	Unknown – Westpac did not find a response	Westpac	Home Loan	Flexi First Option Home Loan	22/06/2022
Customer 429	WOH.0001.0109.0641	My husband was unable to work previously but back to normal niw also marriage breakdown which haas been resolved	06/03/2023 6:23:29	27/03/2023 6:23:29	Unknown – Westpac did not find a response	Westpac Westpac	Home Loan Home Loan	Rocket - Housing Loan Variable - MSS Rocket - Variable - IPL - MSS	08/08/2018 08/08/2018
Customer 430	WOH.0001.0109.0832	Combination of reduced income and ill health (receiving chemo treatment)	06/03/2023 17:36:57	27/03/2023 17:36:57	N/A	Westpac	Home Loan	Rocket - Housing Loan Variable - MSS	03/01/2017
Customer 431	WOH.0001.0109.0727	[REDACTED – NAME OF NT COMMUNITY] is flooded we have been flown out if community an lost our house an car an everything i own is gone cant work because the community is closed due to flooding	07/03/2023 10:54:16	28/03/2023 10:54:16	Unknown – Westpac did not find a response	Westpac	Personal Loan	Unsecured Personal Loan 1 years	22/01/2023

Customer		Online Hardship notice		Decision Notice		Credit Contract(s)			
Customer #	Document ID	Reasons	Date Time	Date Required	Date Provided	Brand	Type	Details of Credit Product(s) ¹	Date
Customer 432	WOH.0001.0109.0642	Please grant repayment holiday for up to 6 months if possible. We need to catch up with school fees, basic utility bills, and credit. Because of unexpected expenses such as vehicle repairs and reduced household income, we were not able to pay bills but continued with mortgage repayments. It will be greatly appreciated if we can pause our repayments temporarily. Thanks.	08/03/2023 14:43:38	29/03/2023 14:43:38	Unknown – Westpac did not find a response	Westpac	Credit Card	Personal Credit Cards - Rewards	30/05/2022
Customer 433	WOH.0001.0109.0833	Interest rate hikes, cost of living have caused us to not be able to meet our repayments. We have placed both properties on market and one has now sold but is untenanted so we cant make our last repayment before settlement. the other property isnt selling as quickly as expected and ahs tenants in on a 12 mnth lease but the rent doesnt come close to the repayment amount.	03/04/2023 8:53:25	24/04/2023 8:53:25	Unknown – Westpac did not find a response	Westpac Westpac	Home Loan Home Loan	Rocket - Housing Loan Variable - MSS Rocket - Variable - IPL - MSS	20/07/2022 20/07/2022
Customer 434	WOH.0001.0109.0834	We are currently overcommitted and struggling to make our Mortgage repayments due to the increase cost of living and drastic increase on our homeloan repayment.	17/04/2023 10:55:55	08/05/2023 10:55:55	09/05/2023	Westpac	Home Loan	Fixed Option Home Loan - MSS	15/11/2018
Customer 435	WOH.0001.0109.0835	Son born with genetic disease I have been unable to return to work	17/04/2023 14:47:05	08/05/2023 14:47:05	24/05/2023	Westpac	Home Loan	Flexi First Option Home Loan	25/07/2013