

NOTICE OF FILING

Details of Filing

Document Lodged:	Statement of Agreed Facts
Court of Filing	FEDERAL COURT OF AUSTRALIA (FCA)
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File Number:	VID1253/2024
File Title:	AUSTRALIAN SECURITIES AND INVESTMENTS COMMISSION v NATIONAL AUSTRALIA BANK LIMITED ACN 004 044 937 & ANOR
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.



**Statement of Agreed Facts and Admissions as to liability agreed
between the Applicant and the Respondents**

No. VID 1253 of 2024

Federal Court of Australia

District Registry: Victoria

Division: General

Australian Securities and Investments Commission

Applicant

National Australia Bank Limited (ACN 004 044 937) and another

Respondents

A. INTRODUCTION

1. This Statement of Agreed Facts and Admissions (**SAFA**) as to liability is made jointly by the Applicant (**ASIC**) and the Respondents pursuant to section 191 of the *Evidence Act 1995* (Cth), in relation to proceedings commenced by ASIC against the respondents on 15 November 2024 (**Proceedings**). The Proceedings concern the failure of the first respondent (**NAB**) and its subsidiary, the second respondent (**AFSH**), to respond to debtors' hardship notices as required by the *National Credit Code* (**Code**), being Schedule 1 to the *National Consumer Credit Protection Act 2009* (Cth) (**Credit Act**).
2. This document contains facts relevant to each of the contraventions alleged by ASIC and admitted by the Respondents for the purpose of the Proceedings. The facts, and the admissions made, are agreed to and made solely for the purpose of the Proceedings and do not constitute any admission outside of the Proceedings.

B. THE PARTIES

3. ASIC is and was at all relevant times:
 - 3.1 a body corporate under s 8(1)(a) of the *Australian Securities and Investments Commission 2001* (**ASIC Act**);
 - 3.2 entitled to commence and maintain the Proceedings in its corporate name under s 8(1)(d) of the ASIC Act; and
 - 3.3 entitled under ss 166, 167 and 182 of the Credit Act and s 21 of the *Federal Court of Australia Act 1976* (Cth) to obtain declarations, payment of pecuniary penalties

and other relief arising from the contraventions by NAB and AFSH of s 72(4) of the Code.

4. NAB is and was at all relevant times:

- 4.1 a company incorporated according to law;
- 4.2 the ultimate holding company of AFSH;
- 4.3 the ultimate holding company of the group of companies comprising the NAB Group (**NAB Group**); and
- 4.4 the holder of Australian credit licence (**ACL**) number 230686 which authorised it to, among other things, engage in credit activities within the meaning of s 6 of the Credit Act and provide credit under credit contracts to which the Code applies.

5. AFSH is and was at all relevant times:

- 5.1 a company incorporated according to law;
- 5.2 a company part of the NAB Group, the ultimate holding company of which is and was NAB;
- 5.3 the holder of ACL number 391192 which authorised it to, among other things, engage in credit activities within the meaning of s 6 of the Credit Act and provide credit under credit contracts to which the Code applies; and
- 5.4 NAB's agent appointed under the AFSH Agency Agreement dated 30 September 2012 between NAB and AFSH, with authority to enter into loans including credit contracts and to collect amounts owing on those loans on NAB's behalf.

C. RELEVANT PROVISIONS AND CONDUCT

Relevant Code and Credit Act provisions

6. Section 72 of the Code governs aspects of the communications between a credit provider and a debtor where the debtor is facing hardship meeting their obligations under a credit contract entered into on or after 1 March 2013, summarised as follows:

- 6.1 If a debtor considers that he or she is, or will be, unable to meet their obligations under a credit contract to which the Code applies, the debtor may give the credit provider notice under s 72(1) of the Code (designated as a 'hardship notice'), orally or in writing, of their inability to meet their obligations.

- 6.2 Within 21 days after the day of receiving the debtor's hardship notice, the credit provider may give the debtor notice under s 72(2) of the Code, orally or in writing, requiring the debtor to give the credit provider specified information within 21 days. If such notice is given, the debtor must comply with the requirement (s 72(3)).
- 6.3 The credit provider must give the debtor a written notice which complies with s 72(4)(a) or (b) (as applicable) before the end of the period identified in s 72(5) of the Code. Different periods are specified in s 72(5) depending on whether the credit provider requires information under s 72(2) (and, if so, whether the credit provider receives information in compliance with the requirement or not). If the credit provider does not require information under s 72(2), the period specified is 21 days after the day of receiving the hardship notice.
- 6.4 With effect from 2 March 2014 to 15 September 2023, the credit provider was exempt from the requirement to give notice under s 72(4)(a) if that provision would have otherwise applied: ASIC Class Order [CO 14/41].
- 6.5 With effect from 15 September 2023, s 72(4) does not apply if the credit provider and the debtor agree to a change to the credit contract that defers or otherwise reduces the obligations of the debtor under that contract for a period not exceeding 90 days: s 72(4A) of the Code.
- 6.6 Subsection 72(4) of the Code is a civil penalty provision.
- 6.7 Section 175A of the Credit Act provides that the credit provider's obligation to give a written notice under s 72(4) of the Code continues until that act is done (s 175A(1)) and a credit provider who contravenes s 72(4) of the Code commits a separate contravention of that provision in respect of each day during which the contravention occurs (including the day the relevant pecuniary penalty order is made or any later day) (s 175A(2)). Section 175A applies in relation to a contravention of s 72(4) of the Code if the conduct constituting the contravention of the provision occurs wholly on or after 13 March 2019: *National Consumer Credit Protection (Transitional and Consequential Provisions) Act 2009* (Cth), Schedule 8, Part 2, s 3.

Failures by NAB to issue notices in response to hardship notices

7. On or about the dates identified in column (c) of Schedule A, NAB entered into contracts for the provision of credit of the types identified in column (b) of Schedule A (the **NAB credit contracts**) with the customers identified by the reference numbers in column (a) of Schedule A (**NAB customers**).

8. In respect of each of the NAB credit contracts:
- 8.1 the contract was made on or after 1 March 2013;
 - 8.2 the contract was a 'credit contract' within the meaning of s 5 of the Credit Act and s 4 of the Code;
 - 8.3 the Code applied to the contract pursuant to s 5(1) of the Code;
 - 8.4 NAB was the 'credit provider' within the meaning of s 5 of the Credit Act and s 204 of the Code; and
 - 8.5 the NAB customer was a 'debtor' within the meaning of s 5 of the Credit Act and s 204 of the Code.
9. Further, in respect of each of the NAB credit contracts:
- 9.1 on or about the date identified in column (d) of Schedule A, the NAB customer gave NAB, and NAB received, a hardship notice within the meaning of s 72(1) of the Code (**NAB hardship notice**);
 - 9.2 the reasons provided by the NAB customer at the time of lodging their NAB hardship notice are referred to in column (e) of Schedule A, which reasons are sourced from either:
 - (a) the record of reasons made in the system used for managing hardship notices, known as PowerCurve (**PowerCurve**); or
 - (b) the online record of reasons given by the NAB customer if they submitted their hardship notice online;
 - 9.3 NAB did not give the NAB customer, within 21 days after receiving the NAB hardship notice, a notice under s 72(2) of the Code requiring the NAB customer to provide specified information;
 - 9.4 pursuant to s 72(4) and (5), NAB was required to give the NAB customer a notice in accordance with s 72(4)(a) or (b) (**NAB response notice**) before the end of the period comprising 21 days after the day it received the NAB hardship notice, being the date identified in column (f) of Schedule A;
 - 9.5 NAB did not give the NAB customer a NAB response notice at any time before commencement of the Proceedings; and

- 9.6 since commencement of the Proceedings, NAB has given the NAB customer a NAB response notice (with the exception of one NAB customer since deceased) on or about the dates identified in column (g) of Schedule A. Those response notices invited customers to contact NAB Care (a team at NAB dedicated to providing specialised guidance, support and solutions to debtors experiencing financial hardship) if they were experiencing financial difficulty.

Failures by AFSH to issue notices in response to hardship notices

10. On or about the dates identified in column (c) of Schedule B, AFSH entered into contracts for the provision of credit of the types identified in column (b) of Schedule B (the **AFSH credit contracts**) with the customers identified by the reference numbers in column (a) of Schedule B (**AFSH customers**).
11. In respect of each of the AFSH credit contracts:
- 11.1 the contract was made on or after 1 March 2013;
 - 11.2 the contract was a 'credit contract' within the meaning of s 5 of the Credit Act and s 4 of the Code;
 - 11.3 the Code applied to the contract pursuant to s 5(1) of the Code; and
 - 11.4 AFSH was the 'credit provider' within the meaning of s 5 of the Credit Act and s 204 of the Code; and the AFSH customer was a 'debtor' within the meaning of s 5 of the Credit Act and s 204 of the Code.
12. Further, in respect of each of the AFSH credit contracts:
- 12.1 on or about the date identified in column (d) of Schedule B, the AFSH customer gave AFSH, and AFSH received, a hardship notice within the meaning of s 72(1) of the Code (**AFSH hardship notice**);
 - 12.2 the reasons provided by the AFSH customer at the time of lodging their AFSH hardship notice are referred to in column (e) of Schedule B, which reasons are sourced from either:
 - (a) the record of reasons made in PowerCurve; or
 - (b) the online record of reasons given by the AFSH customer if they submitted their hardship notice online;

- 12.3 AFSH did not give the AFSH customer, within 21 days after receiving the AFSH hardship notice, a notice under s 72(2) of the Code requiring the AFSH customer to provide specified information;
- 12.4 pursuant to s 72(4) and (5), AFSH was required to give the AFSH customer a notice in accordance with s 72(4)(a) or (b) (**AFSH response notice**) before the end of the period comprising 21 days after the day it received the AFSH hardship notice, being the date identified in column (f) of Schedule B;
- 12.5 AFSH did not give the AFSH customer an AFSH response notice at any time before commencement of the Proceedings; and
- 12.6 since the commencement of the Proceedings, AFSH gave the AFSH customer an AFSH response notice on or about the date identified in column (g) of Schedule B. Those response notices invited customers to contact NAB Care if they were experiencing financial difficulty.

D. NAB ADMITTED CONTRAVENTIONS

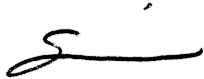
- 13. In respect of each of the 282 NAB hardship notices in Schedule A, NAB (as credit provider):
 - 13.1 failed to give the debtor a NAB response notice before the end of the period identified under s 72(5) of the Code; and
 - 13.2 thereby contravened s 72(4) of the Code on the day after the date identified in column (f) of Schedule A.
- 14. Further, in respect of each of the 262 NAB hardship notices in Schedule A received by NAB on or after 13 March 2019, NAB (as credit provider):
 - 14.1 failed to give the debtor a NAB response notice until the date identified in column (g) of Schedule A; and
 - 14.2 by operation of s 175A of the Credit Act, thereby contravened s 72(4) of the Code on the second day after the date in column (f) of Schedule A and on each day thereafter until the date in column (g) of Schedule A, with the total number of daily contraventions identified in column (h) of Schedule A.

E. AFSH ADMITTED CONTRAVENTIONS

- 15. In respect of each of the 63 AFSH hardship notices in Schedule B, AFSH (as credit provider):

- 15.1 failed to give the debtor a AFSH response notice before the end of the period identified under s 72(5) of the Code; and
- 15.2 thereby contravened s 72(4) of the Code on the day after the date identified in column (f) of Schedule B.
16. Further, in respect of each of the 58 AFSH hardship notices in Schedule B received by AFSH on or after 13 March 2019, AFSH (as credit provider):
- 16.1 failed to give the debtor an AFSH response notice until the date identified in column (g) of Schedule B; and
- 16.2 by operation of s 175A of the Credit Act, thereby contravened s 72(4) of the Code on the second day after the date in column (f) of Schedule B and on each day thereafter until the date in column (g) of Schedule B, with the total number of daily contraventions identified in column (h) of Schedule B.

18 March 2025



Signed by Gina Wilson
Lawyer for the Applicant



Signed by Amanda Jane Engels
Lawyer for the Respondents

SCHEDULE A

NAB Credit Contracts

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
N2	Personal loan	29 July 2013	5 April 2019	Other	26 April 2019	13 December 2024 11 February 2025	2116
N4	Credit card	14 October 2016	19 March 2020	Unemployment - I was let go from my job due to company cut backs in relation to the corona virus. My whole department was let go and as I am still in my probationary period they only had to give me a weeks notice.	9 April 2020	11 February 2025	1767
N5	Credit card	29 June 2016	30 June 2020	Reduced Income - I was unemployed from Aug last year until end of Jan this year. I am currently on a contract casual role which is due to end in a month. I will then need to look for work . I am worried about paying my credit cardwhen I have no income coming through. I will apply for Jobskeeper but that amount only covers my rent and very basic living expenses. Wondering what is available in terms of reduced repayments plus if a freeze on interest is at all possible please.	21 July 2020	11 February 2025	1664
N6	Personal loan	2 July 2015	11 December 2018	Expenses	2 January 2019	11 February 2025	Ongoing contravention not alleged
N7	Home loan	13 November 2015	11 September 2019	Separation	2 October 2019	13 December 2024 11 February 2025	1957

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
N8	Personal loan	29 January 2018	31 May 2019	Unemployment - No income	21 June 2019	11 February 2025	2060
N9	Home loan	9 September 2014	15 August 2019	Expenses	5 September 2019	13 December 2024	1924
N10	Personal loan	17 October 2019	20 March 2020	Medical Condition - I have not been at work since 6th of March and I have been awaiting COVID-19 test results since 13th of March . In light of the uncertainty surrounding COVID-19 and the ability of my tenants to continue paying rent, I would like pause my mortgage repayments.	14 April 2020	20 December 2024	1709
N12	Home loan	3 October 2014	16 June 2020	Pandemic	7 July 2020	20 December 2024	1625
N13	Home loan	21 May 2015	11 February 2020	Other	3 March 2020	13 December 2024	1744
N14	Home loan	12 November 2013	21 March 2023	Other	11 April 2023	13 December 2024	610
N15	Home loan	25 November 2014	1 April 2020	Other	22 April 2020	13 December 2024	1694
N16	Home loan	3 July 2015	24 March 2023	Unemployed	14 April 2023	20 December 2024	614
N17	Home loan	6 November 2014	28 March 2021	Reduced Income - With Jobkeeper finishing I will not be earning as much due to reduced hours at the Sports Centre where I work.We currently have 2 x home loans and it is just the smaller amount of	19 April 2021	13 December 2024	1332

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				\$704.00 due on the 01/04/21 that I will not be able to cover for this month only.			
N18	Home loan	21 October 2015	6 May 2019	Other	27 May 2019	20 December 2024	2032
N19	Home loan	4 December 2015	12 May 2021	Other	2 June 2021	20 December 2024	1295
N20	Home loan	2 June 2016	26 August 2021	Pandemic	16 September 2021	13 December 2024	1182
N23	Home loan	12 February 2016	10 September 2021	Pandemic	1 October 2021	13 December 2024	1167
N27	Home loan	23 April 2014	11 November 2021	Pandemic	2 December 2021	13 December 2024	1105
N28	Home loan	6 December 2016	12 March 2020	Unemployed	2 April 2020	20 December 2024	1721
N29	Home loan	1 May 2013	19 March 2021	Underemployed / Reduced Hours	9 April 2021	13 December 2024	1342
N30	Home loan	11 February 2014	21 February 2019	Underemployed / Reduced Hours	14 March 2019	13 December 2024	Ongoing contravention not alleged
N33	Home loan	21 February 2017	25 July 2023	Medical	15 August 2023	13 December 2024	484
N34	Home loan	1 May 2017	8 July 2019	Financially Over-committed - We currently have 3 investment properties that are under-performing and all those loans are currently P&I, our monthly repayments far	29 July 2019	13 December 2024	1962

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
				out-weigh the rental income. -My wife is currently on maternity leave at half pay which has further reduced our overall income. -Have been involved in a long running home building dispute over our owner occupied home that has been particularly costly in terms of lawyers costs and building inspectors costs, which has eaten away almost all our savings.			
N35	Home loan	1 May 2017	22 February 2019	Expenses	15 March 2019	13 December 2024	Ongoing contravention not alleged
N37	Home loan	22 February 2017	2 August 2021	Reduced Revenue (small business/self employment) - Covid lockdown in Queensland	23 August 2021	20 December 2024	1213
N38	Home loan	31 May 2017	11 November 2019	Separation/End of a Relationship - My wife and I are having relationship issues. She has left home and have stopped paying her share. I am unable to pay full loan repayment on solely my salary.	2 December 2019	13 December 2024	1836
N39	Home loan	13 June 2017	27 May 2019	Financially Over-committed - I have a small shortage of funds. Please give an extension Thanks [REDACTED]	17 June 2019	13 December 2024	2004
N40	Home loan	7 July 2017	1 July 2019	Maternity	22 July 2019	13 December 2024	1969
N41	Home loan	5 June 2017	8 October 2020	Pandemic	29 October 2020	13 December 2024	1504
N42	Home loan	24 April 2015	21 February 2022	Other	15 March 2022	13 December 2024	1002

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N43	Home loan	19 December 2013	19 August 2021	Expenses	9 September 2021	13 December 2024	1189
N44	Home loan	17 July 2017	27 September 2021	Pandemic	18 October 2021	20 December 2024	1157
N45	Home loan	14 June 2017	20 March 2020	Pandemic	14 April 2020	13 December 2024	1702
N46	Home loan	31 July 2017	3 April 2023	Other	24 April 2023	13 December 2024	597
N47	Home loan	8 August 2017	22 June 2023	Separation	13 July 2023	13 December 2024	517
N48	Home loan	5 September 2017	29 January 2021	Separation	19 February 2021	20 December 2024	1398
N50	Home loan	1 September 2017	13 October 2020	Pandemic	4 November 2020	13 December 2024	1498
N51	Home loan	28 October 2013	28 February 2022	Expenses	21 March 2022	13 December 2024	996
N52	Home loan	16 May 2016	8 May 2023	Bereavement	29 May 2023	13 December 2024	562
N53	Home loan	17 June 2015	10 December 2020	Underemployed / Reduced Hours	31 December 2020	13 December 2024	1441
N54	Personal loan	23 December 2016	6 January 2020	Not recorded by NAB	28 January 2020	13 December 2024	1779

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N55	Personal loan	23 November 2015	18 December 2018	Unemployed	8 January 2019	20 December 2024	Ongoing contravention not alleged
N56	Personal loan	13 December 2016	14 November 2018	Expenses	5 December 2018	13 December 2024	Ongoing contravention not alleged
N57	Personal loan	26 September 2017	13 June 2023	Other	4 July 2023	20 December 2024	533
N59	Home loan	21 August 2014	21 January 2019	Separation	11 February 2019	13 December 2024 11 February 2025	Ongoing contravention not alleged
N61	Personal loan	28 June 2016	30 March 2020	Reduced Revenue (small business/self employment) - Coronavirus pandemic has forced temporary closure of my business	20 April 2020	13 December 2024	1696
N62	Home loan	9 October 2014	21 June 2022	Pandemic lockdown - Yes, We are a family of 5 and all had Covid at different times, my husband being the last one of us to get Covid, therefore he was required to lockdown or over 5 weeks (prior rules changing for family members not needing to isolate) My husband works for himself and there we had absolutely no income coming in for almost two months. We are trying to catch up and but it is proving very difficult when we are so far behind on our mortgage and all other bills. I too did not have enough sick leave to cover me for all the time I had to take off work due to Covid and looking after the family members	12 July 2022	13 December 2024	883

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N64	Home loan	16 October 2017	1 September 2022	I need more time to recover the health condition before being back to normal working. At the moment, I am in treatment of L4-L5 disc disorder and degeneration.	26 September 2022f	13 December 2024	807
N66	Personal loan	18 June 2015	23 March 2020	Unemployment - No money until centrelink	14 April 2020	13 December 2024	1702
N67	Credit card	13 January 2014	14 December 2020	Not recorded by NAB	4 January 2021	20 December 2024	1444
N69	Personal loan	8 January 2016	26 May 2021	Underemployed / Reduced Hours	16 June 2021	13 December 2024	1274
N70	Personal loan	28 November 2017	27 February 2019	Not recorded by NAB	20 March 2019	13 December 2024	Ongoing contravention not alleged
N71	Home loan	30 September 2013	1 November 2021	Pandemic	22 November 2021	13 December 2024	1115
N72	Credit card	7 December 2013	26 March 2020	Other - Due to the government regulations regarding Covid-19 we are no longer able to operate our tourism business on the Sunshine Coast. We have had to refund 95% of our bookings are are not able to take any future bookings. The is the sole source of income for myself and my wife.	16 April 2020	13 December 2024	1700
N73	Credit card	9 December 2014	27 March 2020	Other	17 April 2020	13 December 2024	1699
N74	Home loan	19 December 2017	23 May 2023	Awaiting funds - i was wanting to know if i can get one month hardship, i owe a dear	13 June 2023	20 December 2024	554

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				friend 2,000 dollars, after the 7th of June I can start paying 1,100.00 per fortnight,			
N75	Credit card	15 December 2014	9 February 2021	Reduced Income - Not enough income to support my family Making it hard to buy back the credit card.	2 March 2021	13 December 2024	1380
N76	Credit card	25 September 2017	1 April 2020	Reduced Income - My partner has had her job put on hold and my working hours have been cut back due to the Coronavirus.	22 April 2020	13 December 2024	1694
N77	Credit card	19 May 2014	25 October 2018	Sensitive no consent	15 November 2018	20 December 2024	Ongoing contravention not alleged
N78	Credit card	17 February 2014	3 January 2019	Underemployed / Reduced Hours	24 January 2019	13 December 2024	Ongoing contravention not alleged
N79	Credit card	25 March 2014	30 March 2020	Pandemic	20 April 2020	13 December 2024	1696
N80	Home loan	4 January 2018	20 March 2020	Pandemic	14 April 2020	20 December 2024	1709
N81	Credit card	30 June 2014	13 July 2020	Pandemic	3 August 2020	13 December 2024	1591
N82	Credit card	26 November 2015	26 August 2019	Underemployed / Reduced Hours	16 September 2019	13 December 2024	1913
N83	Credit card	29 January 2014	20 March 2020	Reduced Income - My wife is a sole trader and is already experiencing loss of income/revenue due to the downturn in retail/services industry. Our investment	14 April 2020	13 December 2024	1702

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				property is a holiday-let and all booking have been cancelled for the foreseeable future affecting our income. Our current interest rates are costing us over \$10,000 extra per year compared to current advertised rates.			
N88	Personal loan	7 February 2018	25 February 2019	Expenses	18 March 2019	13 December 2024	Ongoing contravention not alleged
N89	Home loan	15 December 2017	3 August 2021	Unemployment - I lost my job in June 2021 and find it hard to get another one due to lockdown and uncertainty around us.	24 August 2021	13 December 2024	1205
N90	Credit card	12 September 2017	19 March 2020	Underemployed / Reduced Hours	9 April 2020	13 December 2024	1707
N91	Personal loan	27 April 2015	19 November 2019	Underemployed / Reduced Hours	10 December 2019	13 December 2024	1828
N92	Home loan	23 September 2014	17 March 2023	Other	11 April 2023	13 December 2024	610
N93	Credit card	5 March 2015	8 January 2020	Unemployed	29 January 2020	13 December 2024	1778
N95	Credit card	9 April 2015	8 May 2019	Sensitive no consent	29 May 2019	13 December 2024	2023
N96	Credit card	9 February 2017	31 August 2020	Financially Over-committed - I would like to consolidate my Nab c/c into my existing personal loan. So join them together as I cannot get my credit card down.	21 September 2020	13 December 2024	1542

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N97	Credit card	1 August 2014	2 April 2020	Pandemic	23 April 2020	13 December 2024	1693
N99	Credit card	30 November 2013	1 May 2019	Unemployed	22 May 2019	13 December 2024	2030
N101	Home loan	29 August 2016	24 February 2022	Separation	17 March 2022	13 December 2024	1000
N102	Credit card	27 November 2014	27 March 2020	Pandemic	17 April 2020	13 December 2024	1699
N103	Home loan	4 December 2013	13 October 2022	Business downturn - I changed to Full Time Job from April 2022. The full time salary is currently \$1723 fortnightly after tax compared to \$1400 weekly before tax 10 months ago.	3 November 2022	13 December 2024	769
N104	Home loan	6 April 2018	13 July 2021	Pandemic	3 August 2021	13 December 2024	1226
N105	Credit card	2 September 2016	14 March 2019	Expenses	4 April 2019	13 December 2024	2078
N106	Home loan	22 March 2018	26 February 2019	Maternity - I don't get payed anymore for 1 year that I want to go to maternity leave	19 March 2019	13 December 2024	Ongoing contravention not alleged
N107	Home loan	17 February 2017	21 September 2021	Underemployed / Reduced Hours	12 October 2021	13 December 2024	1156
N108	Personal loan	4 May 2017	31 July 2019	Expenses	21 August 2019	13 December 2024	1939

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
N109	Home loan	16 December 2014	13 March 2021	Separation/End of a Relationship - I have separated from joint account holder [REDACTED] I have moved out of property Child support payments of \$3,037/mth have begun It is agreed I will maintain home loan repayments until property is sold Property is agreed to be listed for sale by 18 March 2021 I moved into my brothers house [REDACTED] and I built upon significant credit card debt, which I need to discuss options with NAB to pay down: NAB \$17,724.41 Virgin \$27,738.54 Westpac \$8,513.64 St George \$14,943.60	6 April 2021	13 December 2024	1345
N110	Credit card	17 December 2014	21 March 2020	Reduced Revenue (small business/self employment) - We are self-employed contractors providing marketing / sales services. Our 2 main clients are small business that have advised us they may not be able to pay us in the short term. They have suppliers they need to pay to continue business running as usual, and we understand that keeping business running is of importance right now. As self-employed we aren't eligible for any of the govt stimulus packages released to date as we don't have employees nor do these two main clients mentioned above.	14 April 2020	20 December 2024	1709
N111	Credit card	9 August 2016	19 March 2019	Underemployed / Reduced Hours	9 April 2019	20 December 2024	2080
N112	Credit card	26 October 2016	26 July 2021	Pandemic	16 August 2021	13 December 2024	1213

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
N113	Credit card	19 April 2016	30 March 2020	Unemployment - I'm one of those many business owners, whose business got significantly affected by the Covid-19 spread in Australia. Thus, I need some financial aid from NAB during this pandemic.	20 April 2020	13 December 2024	1696
N114	Home loan	4 May 2018	17 May 2023	Other	7 June 2023	13 December 2024	553
N115	Credit card	3 December 2014	30 March 2021	Business Downturn	20 April 2021	13 December 2024	1331
N116	Flexiplus mortgage	24 December 2014	22 September 2021	Separation	13 October 2021	13 December 2024	1155
N117	Credit card	6 January 2014	2 March 2020	Other	23 March 2020	13 December 2024	1724
N118	Home loan	9 May 2018	12 April 2023	Other	3 May 2023	13 December 2024	588
N119	Home loan	28 July 2016	23 February 2022	Awaiting funds - Covid caused my business to suffer and costs due to me from litigation matters were delayed.	16 March 2022	13 December 2024	1001
N120	Credit card	11 May 2016	3 September 2019	Expenses	24 September 2019	13 December 2024	1905
N121	Credit card	13 June 2017	26 March 2020	Unemployment - Hello, I have always made credit card payments ontime. I m out of work since first week o march due to coronavirus as im In high risk category. My family is under alot of stress and burden at	16 April 2020	13 December 2024	1700

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
				the moment. I have mortgage to pay as well and only income is centrelink at the moment. Could you please give interest free period for a year if possible? Im happy to make payments on my credit card. This way it will help during this tie of crisis and i can feed the family.			
N122	Personal loan	7 July 2015	2 May 2019	Other	23 May 2019	13 December 2024	2029
N124	Credit card	13 May 2016	17 April 2020	Reduced Revenue (small business/self employment) - Many businesses has closed due to Covid 19. This has resulted in reduced income. I need a consideration with my personal credit card for couple of months. Thanking you [REDACTED]	8 May 2020	13 December 2024	1678
N125	Credit card	3 March 2016	3 October 2019	Other	24 October 2019	13 December 2024	1875
N126	Home loan	4 May 2016	11 November 2021	Other	2 December 2021	13 December 2024	1105
N127	Credit card	1 September 2014	23 April 2019	Not recorded by NAB	14 May 2019	13 December 2024	2038
N128	Home loan	21 June 2018	22 April 2022	Other	13 May 2022	13 December 2024	943
N129	Home loan	25 January 2016	3 April 2023	Other	24 April 2023	13 December 2024	597
N130	Personal loan	17 December 2014	21 September 2020	Pandemic	12 October 2020	13 December 2024	1521

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N131	Credit card	12 December 2013	4 January 2019	Sensitive no consent	25 January 2019	13 December 2024	Ongoing contravention not alleged
N132	Credit card	9 August 2013	19 January 2021	Unemployed	9 February 2021	13 December 2024	1401
N133	Flexiplus mortgage	12 February 2018	4 September 2019	Underemployed / Reduced Hours	25 September 2019	13 December 2024	1904
N134	Home loan	13 September 2016	13 May 2023	Medical	5 June 2023	13 December 2024	555
N135	Credit card	8 August 2016	17 February 2020	Medical	10 March 2020	13 December 2024	1737
N136	Home loan	19 July 2017	23 February 2023	Expenses	16 March 2023	13 December 2024	636
N137	Personal loan	29 June 2018	17 July 2019	Expenses	7 August 2019	13 December 2024	1953
N138	Home loan	28 June 2018	19 March 2020	Business Downturn	9 April 2020	13 December 2024	1707
N139	Personal loan	20 July 2018	19 March 2020	Underemployed / Reduced Hours	9 April 2020	13 December 2024	1707
N140	Home loan	20 July 2018	6 September 2021	Pandemic	27 September 2021	20 December 2024	1178
N141	Credit card	21 July 2017	19 March 2019	Maternity - As I got pregnant I have lowered my hours working and recently my	9 April 2019	13 December 2024	2073

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				Centrelink payment have been stopped because I stopped going to university so I'm dealing with paying bills and baby bills and it's getting really hard without a job			
N142	Credit card	31 May 2018	7 November 2019	Financially Over-committed - Current level of debt and repayments to high to currently repay. Currently over due for utilities as well as several other creditors Planned income increase from late Jan 2020 will be able to assist with repayments/lowering debt levels.	28 November 2019	13 December 2024	1840
N143	Personal loan	2 December 2016	19 September 2019	Expenses	10 October 2019	16 December 2024	1892
N144	Credit card	2 March 2018	31 July 2020	Expenses	21 August 2020	13 December 2024	1573
N145	Personal loan	12 December 2016	2 September 2020	Underemployed / Reduced Hours	23 September 2020	13 December 2024	1540
N146	Credit card	21 July 2017	29 August 2020	Reduced Income - My wife is on jobseeker payment and our overall income has been reduced by more than 30%	21 September 2020	13 December 2024	1542
N147	Credit card	15 June 2018	18 June 2019	Underemployed / Reduced Hours	9 July 2019	13 December 2024	1982
N148	Credit card	15 August 2018	21 December 2020	Reduced Revenue (small business/self employment) - Current decline due to COVID 19 affecting Trading	11 January 2021	13 December 2024	1430

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N149	Personal loan	7 September 2018	2 September 2022	Medical condition - I have only just resumed back to work after having covid and other medical issues following it.	26 September 2022	13 December 2024	807
N150	Credit card	29 June 2018	15 March 2021	Reduced Income - I am a student nurse and need to take unpaid leave whilst i go on placement. I am looking to freeze the debt for 3 months.	6 April 2021	13 December 2024	1345
N151	Home loan	31 August 2018	8 July 2019	Separation	29 July 2019	13 December 2024	1962
N152	Credit card	22 March 2014	18 January 2021	Unemployed	8 February 2021	13 December 2024	1402
N153	Credit card	3 December 2014	29 November 2022	Medical condition - I was diagnosed with Mixed Dust Coal Workers Pneumoconiosis in March 2020 after 28+ years as an underground Miner and can no longer pass the Coal board nor Mine Medical required to gain further employment in the industry. Hard Rock or Coal. The condition is not Curable but can be suppressed with no further exposure to the mining environment. We've managed thus far from that date to meet financial commitments With Workers Comp, using My LSL, Annual Leave and Sick leave. As this is all now exhausted and I have been terminated by that employer on medical grounds, we are now needing to generate more income and are not yet at a point to meet commitments. We now have no money in savings and redraw left to band aid our financial commitments. Our	20 December 2022	13 December 2024	722

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				business's aren't currently earning the income that mining did and even though we are getting better at our business's we are still not at a point to meet our commitments and just need time to build.			
N154	Credit card	4 September 2017	6 April 2020	Pandemic	27 April 2020	13 December 2024	1689
N155	Personal loan	24 July 2017	13 November 2018	Underemployed / Reduced Hours	4 December 2018	13 December 2024	Ongoing contravention not alleged
N156	Credit card	7 March 2013	3 September 2021	Pandemic	27 September 2021	13 December 2024	1171
N157	Credit card	9 October 2017	23 March 2020	Other - My workplace is shutting down due to the Corona Virus.	14 April 2020	13 December 2024	1702
N158	Personal loan	28 September 2018	15 September 2021	Unemployed	6 October 2021	13 December 2024	1162
N161	Credit card	11 September 2013	17 April 2021	Underemployed / Reduced Hours	10 May 2021	13 December 2024	1311
N162	Credit card	2 May 2016	8 May 2020	Not recorded by NAB	29 May 2020	13 December 2024	1657
N163	Home loan	18 March 2014	29 March 2023	Medical	19 April 2023	13 December 2024	602
N164	Personal loan	21 July 2016	28 December 2018	Underemployed / Reduced Hours	18 January 2019	13 December 2024	Ongoing contravention not alleged

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N165	Personal loan	25 May 2017	8 July 2019	Underemployed / Reduced Hours	29 July 2019	13 December 2024	1962
N166	Credit card	9 September 2014	9 June 2020	Pandemic	30 June 2020	13 December 2024	1625
N167	Credit card	30 March 2015	16 September 2021	Bereavement	7 October 2021	13 December 2024	1161
N168	Home loan	5 September 2018	28 February 2020	Other	20 March 2020	13 December 2024	1727
N169	Credit card	22 March 2016	18 July 2019	Medical	8 August 2019	13 December 2024	1952
N170	Credit card	12 April 2018	15 September 2021	Medical	6 October 2021	13 December 2024	1162
N171	Credit card	18 October 2018	3 November 2021	Pandemic	24 November 2021	13 December 2024	1113
N172	Personal loan	4 January 2018	23 April 2019	Other - I have separated from my partner and he was paying for half of the weekly rent, plus my family tax benefit was reduced significantly. I am struggling to be able to afford all my other bills and would like to reduce the payments I need to make to my personal loan - either temporarily or by extending the period of the loan.	14 May 2019	13 December 2024	2038
N173	Credit card	15 July 2015	24 April 2019	Expenses	15 May 2019	13 December 2024	2037

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N174	Credit card	29 October 2015	3 April 2019	Not recorded by NAB	24 April 2019	13 December 2024	2058
N175	Credit card	8 September 2016	15 February 2019	Other	8 March 2019	13 December 2024	Ongoing contravention not alleged
N176	Home loan	20 February 2018	11 February 2019	Underemployed / Reduced Hours	4 March 2019	13 December 2024	Ongoing contravention not alleged
N177	Home loan	23 October 2018	17 December 2019	Separation/End of a Relationship - My ex- wife hasn't helped with any financial payments leading up to her moving out. Which is just after Christmas.	7 January 2020	13 December 2024 20 December 2024	1807
N178	Home loan	23 December 2014	10 January 2019	Sensitive no consent	31 January 2019	13 December 2024 11 February 2025	Ongoing contravention not alleged
N179	Home loan	14 February 2014	23 August 2021	Business Failure	13 September 2021	13 December 2024	1185
N180	Home loan	22 August 2017	7 October 2019	Expenses	28 October 2019	13 December 2024	1871
N181	Home loan	2 January 2019	24 July 2019	Unemployment - As of July 1st, my place of work was unexpectedly shut down due to unpaid rent which lead to the owner deciding not to reopen and left me without a job. I am also owed 2 weeks of paid work as well as any redundancy entitlements I have as per fairwork guidelines - I have submitted a claim with them to try and recover this. My husband is still working but his income only just	14 August 2019	20 December 2024	1953

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				covers our everyday expenses and we have officially used the last of our savings to pay the last two mortgage repayments.			
N182	Credit card	14 July 2016	1 February 2019	Other - I'm currently waiting for a worker's compensation claim to be finalised by CBA. I expect this to occur by the end of February however I am not being paid in the meantime and am now completely out of savings and I don't know what the outcome of the claim will be. I don't believe I will be able to pay my next MMP on my credit card.	22 February 2019	13 December 2024	Ongoing contravention not alleged
N183	Personal loan	25 July 2017	4 February 2019	Not recorded by NAB	25 February 2019	13 December 2024	Ongoing contravention not alleged
N184	Credit card	4 July 2014	28 August 2020	Other - I have been affected by COVID-19 and my income has severely decreased.	18 September 2020	13 December 2024	1545
N185	Home loan	1 November 2017	13 February 2019	Other	6 March 2019	20 December 2024	Ongoing contravention not alleged
N186	Credit card	25 January 2017	21 February 2023	Unexpected expenses - Unexpected costs	14 March 2023	13 December 2024	638
N187	Home loan	28 September 2018	23 February 2021	Other - My husband has had his working hours reduced over the past 6 months due to Covid-19. These should return to normal from April/May if all goes to plan. Most months we will be able to make our repayments with no issue, but we would appreciate a repayment pause so on the off chance we are short one month it won't affect our credit rating and will relieve	16 March 2021	13 December 2024	1366

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				some pressure. I have some medical bills coming up which are also causing some financial stress. A pause will just give us some breathing space.			
N188	Credit card	14 January 2019	29 January 2020	Underemployed / Reduced Hours	19 February 2020	13 December 2024	1757
N189	Home loan	27 February 2017	25 March 2019	Separation	15 April 2019	13 December 2024	2067
N190	Credit card	15 December 2015	19 March 2019	Reduced income - I've JUST moved to a new city and have a casual job where I'm getting significantly less money per week than I was in Sydney	9 April 2019	13 December 2024	2073
N191	Credit card	29 November 2014	26 September 2019	Sensitive no consent	17 October 2019	13 December 2024	1882
N192	Interest only home loan	11 May 2017	28 March 2019	Expenses	18 April 2019	13 December 2024	2064
N193	Home loan	8 September 2017	1 April 2019	Other	23 April 2019	13 December 2024	2059
N194	Home loan	23 July 2013	26 April 2019	Not recorded by NAB	17 May 2019	13 December 2024	2035
N195	Home loan	6 March 2019	21 December 2022	Expenses	11 January 2023	13 December 2024	700
N196	Personal loan	14 February 2019	23 April 2019	Medical	14 May 2019	13 December 2024	2038

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N198	Home loan	24 December 2014	1 May 2019	Separation	22 May 2019	13 December 2024	2030
N199	Home loan	11 April 2019	11 August 2022	Underemployed / Reduced Hours	1 September 2022	13 December 2024	832
N200	Home loan	15 April 2019	21 March 2023	Other	11 April 2023	13 December 2024	610
N201	Credit card	10 September 2018	28 May 2019	Reduced income - Due to many bills and other repayments it is making it hard to pay of both my credit cards totalling \$8500 together Since there is a fee each month of \$60 on one of my cards it's making it very difficult to pay it off	18 June 2019	20 December 2024	2010
N202	Home loan	18 March 2016	14 November 2019	Expenses	5 December 2019	13 December 2024	1833
N203	Home loan	19 October 2018	1 November 2019	Expenses	22 November 2019	13 December 2024	1846
N204	Home loan	30 July 2013	10 July 2019	Underemployed / Reduced Hours	31 July 2019	13 December 2024	1960
N205	Credit card	27 March 2013	27 November 2019	Expenses	18 December 2019	13 December 2024	1820
N206	Credit card	30 December 2015	5 May 2020	Pandemic	26 May 2020	20 December 2024	1667
N207	Credit card	3 May 2019	24 March 2020	Pandemic	14 April 2020	13 December 2024	1702

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N208	Credit card	28 June 2019	7 May 2020	Pandemic	28 May 2020	13 December 2024	1658
N209	Home loan	16 August 2016	9 September 2022	Unemployed	30 September 2022	13 December 2024	803
N210	Personal loan	31 July 2019	8 September 2021	Medical	29 September 2021	13 December 2024	1169
N211	Personal loan	7 May 2015	23 June 2020	Unemployed	14 July 2020	13 December 2024	1611
N212	Home loan	20 August 2019	12 April 2023	Other	3 May 2023	13 December 2024	588
N213	Credit card	29 September 2017	16 June 2020	Reduced Revenue (small business/self employment) - I have a loan of 30,000 and i am focusing on paying that off and i would like interest charges to be freezed for 6 months until December until everything returns back to normal	7 July 2020	20 December 2024	1625
N214	Home loan	14 November 2013	5 October 2021	Unemployed	26 October 2021	20 December 2024	1149
N215	Credit card	28 June 2019	7 April 2020	Financially Over-committed - An over commitment to credit facilities has exacerbated the serviceability available by my finances.	28 April 2020	20 December 2024	1695
N216	Personal loan	12 September 2019	13 November 2019	Unemployed	4 December 2019	13 December 2024	1834

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N217	Home loan	11 October 2016	16 October 2019	Not recorded by NAB	6 November 2019	13 December 2024	1862
N218	Home loan	9 September 2014	30 December 2019	Underemployed / Reduced Hours	20 January 2020	13 December 2024	1787
N219	Home loan	18 September 2018	29 October 2019	Separation	19 November 2019	13 December 2024	1849
N220	Credit card	23 August 2017	3 November 2019	Medical Condition - I have been in emergency twice and hospitalised as well as undergoing surgery. I need to have a second surgery in December. Due to extreme bullying in the workplace I had to resign from my job and therefore have had an extreme loss in income which has affected my physical and mental health extremely. On top of this I've had a loved one become extremely unwell overseas whom I had to go and visit and I am expediting extreme hardship with no support from family.	25 November 2019	13 December 2024	1843
N221	Home loan	5 January 2018	7 November 2019	Medical	28 November 2019	13 December 2024	1840
N222	Credit card	22 January 2016	30 April 2020	Other - Partner has been stood down due to COVID-19 but is expecting JobKeeper payments, which is still less than he usually makes. I am the primary breadwinner for my family and need assistance until this crisis is over. I just need to extend my monthly repayments to enable me to pay \$1000 per month until the areas has settled.	21 May 2020	13 December 2024	1665

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N223	Home loan	22 October 2018	5 November 2019	Unexpected Expenses - Unexpected medical and dental expenses	26 November 2019	13 December 2024	1842
N224	Personal loan	27 September 2017	2 January 2020	Separation/End of a Relationship - I have just left a long term domestic violence relationship and have now only 1 income and i can not make my payments. I have no support i applied for a stage 5 debt agreement but it got rejected and they advised nab said to contact the finical hardship team. I have a large number of bills and can not pay them.	23 January 2020	13 December 2024	1784
N225	Home loan	25 June 2014	21 March 2020	Reduced Income - My hours at work have been cut due to the Corona virus.	14 April 2020	13 December 2024	1702
N226	Home loan	2 September 2014	29 November 2019	Underemployed / Reduced Hours	20 December 2019	13 December 2024	1818
N227	Credit card	30 October 2019	3 July 2020	Pandemic	24 July 2020	13 December 2024	1601
N228	Personal loan	11 February 2019	2 December 2019	Underemployed / Reduced Hours	23 December 2019	13 December 2024	1815
N229	Home loan	16 July 2019	17 January 2023	Separation	7 February 2023	13 December 2024	673
N230	Home loan	3 July 2014	10 December 2019	Not recorded by NAB	31 December 2019	13 December 2024	1807
N231	Personal loan	11 June 2019	25 March 2020	Reduced Revenue (small business/self employment) - Due to the government	15 April 2020	13 December 2024	1701

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				policies, our restaurant business revenues less than 90%			
N232	Credit card	5 December 2016	13 December 2019	Unemployed	3 January 2020	13 December 2024	1804
N233	Home loan	13 April 2016	14 December 2019	Expenses	6 January 2020	13 December 2024	1801
N234	Interest only home loan	19 April 2016	27 December 2019	Expenses	17 January 2020	13 December 2024	1790
N235	Home loan	30 May 2019	13 January 2020	Natural Disaster&Crisis	3 February 2020	13 December 2024	1773
N236	Home loan	23 October 2018	6 June 2022	Business downturn - reduction in turnover, due to lack of trade as result of covid and supply difficulties	27 June 2022	13 December 2024	898
N237	Credit card	4 July 2016	1 August 2023	Business downturn - I've lost my job as my boss pretty much bankrupted the company and owes me a few grand.	22 August 2023	13 December 2024	477
N238	Home loan	30 January 2020	12 June 2023	Other	3 July 2023	13 December 2024	527
N239	Home loan	11 August 2015	19 March 2020	Unemployed	9 April 2020	13 December 2024	1707
N240	Home loan	14 February 2020	12 August 2021	Underemployed / Reduced Hours	2 September 2021	13 December 2024	1196

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N241	Home loan	27 March 2015	16 March 2020	Other	6 April 2020	13 December 2024	1710
N242	Home loan	20 June 2017	19 March 2021	Medical	9 April 2021	13 December 2024	1342
N243	Flexiplus mortgage	17 August 2018	30 March 2020	Pandemic	20 April 2020	13 December 2024	1696
N244	Home loan	24 September 2019	20 March 2020	Reduced Income - My Husband is running a start up and due to corona virus, he has lost one of his contracts.	14 April 2020	13 December 2024	1702
N245	Personal loan	10 August 2016	23 March 2020	Unemployment - As of 23/03 the restaurant I work for was shut down due to the COVID-19 restrictions. At this present time I have no source of income.	14 April 2020	11 February 2025	1762
N246	Home loan	16 March 2020	23 December 2021	Family Violence / Abuse	13 January 2022	13 December 2024	1063
N247	Credit card	13 February 2015	27 March 2020	Unemployment - Our business has stopped due to Covid-19	17 April 2020	13 December 2024	1699
N248	Credit card	1 April 2014	1 April 2020	Other - COVID-19 - reduced income, higher expenses, anxiety over future commitment	22 April 2020	13 December 2024	1694
N249	Personal loan	19 August 2015	30 March 2020	Reduced Income - Self employed care detailing business been affected by coronavirus downturn	20 April 2020	13 December 2024	1696
N250	Flexiplus mortgage	28 February 2019	21 April 2020	Pandemic	12 May 2020	13 December 2024	1674

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
N251	Home loan	25 March 2013	23 July 2021	Reduced Income - Sydney lockdown has reduced my income and is currently on government covid payments.	13 August 2021	13 December 2024	1216
N252	Home loan	19 October 2015	1 August 2023	Other	22 August 2023	13 December 2024	477
N253	Home loan	23 September 2015	7 August 2021	Other - Loss of income due to the lockdown of the city, Melbourne, caused by the epidemic.	30 August 2021	13 December 2024	1199
N254	Home loan	29 July 2015	19 July 2021	Reduced Revenue (small business/self employment) - I work in construction and due to covid a lot of construction materials and labour has been very hard to source therefore delaying all of my projects. When the projects get delayed it means my income also gets delayed. Also with this 2 week construction lockdown has made the situation worse.	9 August 2021	13 December 2024	1220
N255	Home loan	11 February 2019	2 December 2020	Not recorded by NAB	23 December 2020	11 February 2025	1509
N256	Home loan	1 April 2020	19 January 2021	Pandemic	9 February 2021	13 December 2024	1401
N257	Home loan	22 August 2014	29 March 2021	Not recorded by NAB	19 April 2021	13 December 2024	1332
N258	Home loan	7 July 2016	5 July 2021	Underemployed / Reduced Hours	26 July 2021	20 December 2024	1241

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
N259	Home loan	26 March 2013	21 October 2022	Expenses	11 November 2022	13 December 2024	761
N260	Home loan	19 June 2020	4 August 2021	Reduced Income - My husband lost his restaurant during the covid, we had financial problem since then.	25 August 2021	13 December 2024	1204
N261	Home loan	25 June 2015	6 September 2022	Other	27 September 2022	13 December 2024	806
N262	Home loan	10 June 2014	16 October 2020	Pandemic	6 November 2020	13 December 2024	1496
N263	Home loan	28 September 2020	3 March 2023	Underemployed / Reduced Hours	24 March 2023	20 December 2024	635
N264	Home loan	9 November 2020	18 August 2023	Underemployed / Reduced Hours	8 September 2023	13 December 2024	460
N265	Home loan	4 December 2020	2 August 2021	Other - COVID uncertainty for business	23 August 2021	20 December 2024	1213
N266	Home loan	8 December 2020	20 June 2023	Other	11 July 2023	13 December 2024	519
N267	Home loan	22 December 2020	2 November 2022	Other	23 November 2022	13 December 2024	749
N268	Home loan	24 June 2019	27 January 2022	Expenses	17 February 2022	13 December 2024	1028
N269	Home loan	16 December 2020	10 August 2023	Expenses	31 August 2023	13 December 2024	468

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
N270	Home loan	2 March 2020	20 June 2023	Awaiting funds - Waiting for funds from Medicare refund, it's taken longer than I thought.	11 July 2023	13 December 2024	519
N271	Home loan	2 December 2013	31 March 2021	Natural Disaster - Additional expenses due to floods and temporary accommodation.	21 April 2021	13 December 2024	1330
N272	Credit card	12 January 2021	27 May 2022	Pandemic	17 June 2022	13 December 2024	908
N273	Home loan	13 May 2021	19 June 2023	Expenses	10 July 2023	13 December 2024	520
N274	Personal loan	26 July 2017	30 July 2021	Unemployed	20 August 2021	13 December 2024	1209
N275	Home loan	10 May 2016	29 July 2021	Pandemic - With Re-age	19 August 2021	20 December 2024	1217
N276	Home loan	9 July 2021	15 August 2023	Maternity	5 September 2023	13 December 2024	463
N277	Home loan	12 July 2021	25 March 2022	Other	19 April 2022	13 December 2024	967
N278	Home loan	19 November 2015	12 August 2021	Pandemic	2 September 2021	13 December 2024	1196
N279	Home loan	20 November 2020	11 May 2023	Expenses	1 June 2023	13 December 2024	559
N280	Home loan	5 July 2021	3 November 2022	Other	24 November 2022	13 December 2024	748

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
N281	Home loan	1 September 2014	26 August 2021	Other	16 September 2021	13 December 2024	1182
N282	Credit card	17 February 2020	28 August 2021	Unemployed	20 September 2021	13 December 2024	1178
N283	Personal loan	22 June 2021	14 June 2022	Other	5 July 2022	13 December 2024	890
N284	Personal loan	14 December 2020	4 October 2021	Pandemic	25 October 2021	13 December 2024	1143
N285	Home loan	13 September 2021	10 August 2023	Separation	31 August 2023	13 December 2024	468
N286	Home loan	15 October 2021	8 April 2022	Underemployed / Reduced Hours	29 April 2022	13 December 2024	957
N287	Home loan	28 February 2020	21 March 2023	Other	11 April 2023	13 December 2024	610
N288	Home loan	9 November 2021	4 March 2022	Natural Disaster&Crisis	25 March 2022	13 December 2024	992
N290	Credit card	8 June 2021	11 April 2022	Reduced income - I was on a extra payment from the government of 40% on top of my fortnight income the government has now taken off this payment as they have taken the hotel of quarantine this was sudden and we only found out at work 3 weeks ago. With the rising cost of goods and fuel.This has adversely affected my income. Can I possibly set up a payment	2 May 2022	13 December 2024	954

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
				plan with out penalties to try and pay off the \$1100 which is due by April 22nd I will have to work out a payment option as I have other bills and cost of living expensives which keep rising. Please let me know what plan I can set up as this is causing me alot of stress and anxiety to keep on top of this debt on my credit card			
N291	Personal loan	3 February 2022	9 June 2022	Unemployment - Unemployed due to relocation I will be out of a job for 8 weeks.	30 June 2022	13 December 2024	895
N292	Credit card	11 January 2022	10 February 2023	Unemployed	3 March 2023	13 December 2024	649
N293	Home loan	18 May 2021	4 March 2022	Unemployed	25 March 2022	20 December 2024	999
N294	Home loan	4 March 2022	9 August 2023	Sensitive no consent	30 August 2023	13 December 2024	469
N295	Home loan	14 March 2022	23 May 2023	Unemployed	13 June 2023	13 December 2024	547
N296	Home loan	11 May 2022	19 June 2023	Other	10 July 2023	13 December 2024	520
N297	Personal loan	22 September 2021	16 June 2022	Financially over-committed - I have over committed financially, and require some relief for 3-6 months to get back on top of my finances.	7 July 2022	13 December 2024	888
N298	Personal loan	4 May 2017	2 August 2022	Expenses	23 August 2022	13 December 2024	841

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
N299	Credit card	17 March 2022	9 August 2023	Expenses	30 August 2023	13 December 2024	469
N300	Personal loan	2 September 2022	29 September 2022	Unemployment - I can't make money due to my mental health and not fit for work	20 October 2022	13 December 2024	783
N301	Home loan	8 September 2022	1 June 2023	Medical	22 June 2023	13 December 2024	538
N302	Home loan	20 October 2022	22 September 2023	Other	13 October 2023	13 December 2024	425
N303	Personal loan	30 June 2022	21 November 2022	Underemployed / Reduced Hours	12 December 2022	13 December 2024	730
N304	Home loan	22 March 2013	18 July 2023	Awaiting funds - Laid off from work in 2019 Unemployed for over 6 months Went oversea to look for job and failed Used up savings to pay mortgage Urgent forced- return to Australia to look for job to continue serve the mortgage repayment	8 August 2023	13 December 2024	491
N305	Home loan	30 April 2019	28 June 2023	Expenses	19 July 2023	13 December 2024	511
N306	Home loan	24 May 2022	19 April 2023	Other	10 May 2023	13 December 2024	581
N307	Home loan	29 March 2022	28 April 2023	Sensitive no consent	19 May 2023	13 December 2024	572
N308	Home loan	12 May 2021	15 May 2023	Separation	5 June 2023	13 December 2024	555

(a) Ref number (per ASIC notice NTC2425793)	(b) Type of credit contract	(c) Date of credit contract	(d) Date NAB hardship notice received	(e) Reason for NAB hardship notice in PowerCurve or in hardship notice	(f) Date NAB response notice was due	(g) Date NAB response provided	(h) Number of days no NAB response notice provided (where s 175A applies)
N309	Home loan	19 June 2013	19 November 2019	Expenses	10 December 2019	13 December 2024	1828
N311	Home loan	24 November 2021	26 July 2023	Other	16 August 2023	13 December 2024	483
N312	Home loan	24 November 2021	16 August 2023	Other	6 September 2023	13 December 2024	462
Total 282							353910

SCHEDULE B

AFSH Credit Contracts

(a) Ref number (per ASIC notice NTC2425790)	(b) Type of credit contract	(c) Date of credit contract	(d) Date AFSH hardship notice received	(e) Reason for AFSH hardship notice in PowerCurve	(f) Date AFSH response notice was due	(g) Date AFSH response notice provided	(h) Number of days no AFSH response notice provided (where s 175A applies)
A1	Advantage home loan	20 October 2015	8 December 2022	Unemployed	29 December 2022	13 December 2024	713
A2	Advantage interest only home loan	23 October 2014	18 December 2018	Sensitive no consent	8 January 2019	12 December 2024	Ongoing contravention not alleged
A3	Advantage interest only home loan	9 September 2014	2 February 2022	Expenses	23 February 2022	12 December 2024	1021
A4	Advantage home loan	2 March 2015	14 October 2019	Other	4 November 2019	12 December 2024	1863
A5	Advantage home loan	20 April 2015	20 October 2021	Unemployed	10 November 2021	20 December 2024	1134
A6	Advantage home loan	5 June 2015	6 March 2023	Underemployed / Reduced Hours	27 March 2023	12 December 2024	624
A7	Advantage home loan	4 July 2013	4 May 2023	Underemployed / Reduced Hours	25 May 2023	20 December 2024	573
A8	Advantage home loan	6 June 2013	1 April 2020	Medical	22 April 2020	12 December 2024 16 December 2024	1697
A9	Advantage home loan	27 May 2015	14 October 2019	Separation	4 November 2019	12 December 2024	1863

(a) Ref number (per ASIC notice NTC2425790)	(b) Type of credit contract	(c) Date of credit contract	(d) Date AFSH hardship notice received	(e) Reason for AFSH hardship notice in PowerCurve	(f) Date AFSH response notice was due	(g) Date AFSH response notice provided	(h) Number of days no AFSH response notice provided (where s 175A applies)
A10	Advantagedge home loan	4 November 2016	1 December 2021	Unemployed	22 December 2021	12 December 2024	1084
A11	Advantagedge home loan	13 February 2017	13 May 2022	Separation	3 June 2022	12 December 2024	921
A12	Advantagedge interest only home loan	27 March 2017	27 November 2019	Medical	18 December 2019	12 December 2024	1819
A13	Advantagedge home loan	4 July 2017	20 May 2022	Business Downturn	10 June 2022	12 December 2024	914
A14	Advantagedge home loan	16 October 2015	27 September 2022	Sensitive no consent	18 October 2022	12 December 2024	784
A15	Advantagedge home loan	12 January 2017	6 February 2019	Unemployed	27 February 2019	12 December 2024	Ongoing contravention not alleged
A16	Advantagedge home loan	4 March 2015	17 February 2022	Other	10 March 2022	12 December 2024	1006
A17	Advantagedge home loan	10 October 2016	29 August 2022	Unemployed	19 September 2022	12 December 2024	813
A18	Advantagedge home loan	21 October 2016	7 July 2022	Underemployed / Reduced Hours	28 July 2022	12 December 2024	866
A19	Advantagedge home loan	12 April 2018	24 February 2020	Other	16 March 2020	13 December 2024	1731
A20	Advantagedge home loan	20 April 2017	31 January 2022	Pandemic	21 February 2022	11 February 2025	1084

(a) Ref number (per ASIC notice NTC2425790)	(b) Type of credit contract	(c) Date of credit contract	(d) Date AFSH hardship notice received	(e) Reason for AFSH hardship notice in PowerCurve	(f) Date AFSH response notice was due	(g) Date AFSH response notice provided	(h) Number of days no AFSH response notice provided (where s 175A applies)
A21	Advantage home loan	20 April 2017	8 April 2022	Pandemic	29 April 2022	11 February 2025	1017
A22	Advantage home loan	2 May 2018	16 August 2021	Other	6 September 2021	12 December 2024	1191
A23	Advantage home loan	16 October 2017	7 October 2022	Unemployed	28 October 2022	12 December 2024	774
A24	Advantage home loan	14 December 2017	19 March 2020	Pandemic	9 April 2020	12 December 2024	1706
A25	Advantage home loan	22 May 2015	3 February 2022	Underemployed / Reduced Hours	24 February 2022	20 December 2024	1028
A26	Advantage home loan	7 February 2018	2 January 2019	Medical	23 January 2019	12 December 2024	Ongoing contravention not alleged
A27	Advantage home loan	6 December 2017	9 October 2019	Not recorded by NAB	30 October 2019	20 December 2024	1876
A28	Advantage home loan	4 October 2016	7 September 2021	Pandemic - With Re-age	28 September 2021	20 December 2024	1177
A29	Advantage home loan	28 October 2016	19 December 2019	Unemployed	9 January 2020	12 December 2024	1797
A30	Advantage home loan	16 June 2016	11 August 2021	Medical	1 September 2021	12 December 2024	1196
A31	Advantage home loan	20 September 2017	10 October 2019	Medical	31 October 2019	12 December 2024	1867

(a) Ref number (per ASIC notice NTC2425790)	(b) Type of credit contract	(c) Date of credit contract	(d) Date AFSH hardship notice received	(e) Reason for AFSH hardship notice in PowerCurve	(f) Date AFSH response notice was due	(g) Date AFSH response notice provided	(h) Number of days no AFSH response notice provided (where s 175A applies)
A32	Advantagedge home loan	4 May 2018	13 December 2022	Other	3 January 2023	13 December 2024	708
A33	Advantagedge home loan	27 January 2017	22 February 2022	Business Downturn	15 March 2022	12 December 2024	1001
A34	Advantagedge home loan	16 October 2017	4 October 2019	Medical	25 October 2019	12 December 2024	1873
A35	Advantagedge home loan	13 April 2017	10 January 2023	Sensitive no consent	31 January 2023	20 December 2024	687
A36	Advantagedge home loan	2 June 2017	15 May 2019	Medical	5 June 2019	12 December 2024	2015
A37	Advantagedge home loan	19 January 2017	15 January 2019	Sensitive no consent	5 February 2019	13 December 2024	Ongoing contravention not alleged
A38	Advantagedge home loan	14 August 2018	27 August 2021	Medical	17 September 2021	12 December 2024	1180
A39	Advantagedge home loan	10 December 2018	19 March 2020	Pandemic	9 April 2020	12 December 2024	1706
A40	Advantagedge interest only home loan	16 January 2019	24 March 2020	Pandemic	14 April 2020	20 December 2024	1709
A41	Advantagedge home loan	8 April 2019	20 October 2021	Unemployed	10 November 2021	13 December 2024	1127
A42	Advantagedge home loan	1 May 2019	5 July 2023	Expenses	26 July 2023	12 December 2024	503

(a) Ref number (per ASIC notice NTC2425790)	(b) Type of credit contract	(c) Date of credit contract	(d) Date AFSH hardship notice received	(e) Reason for AFSH hardship notice in PowerCurve	(f) Date AFSH response notice was due	(g) Date AFSH response notice provided	(h) Number of days no AFSH response notice provided (where s 175A applies)
A43	Advantagedge home loan	19 August 2019	15 August 2023	Medical	5 September 2023	12 December 2024	462
A44	Advantagedge home loan	31 October 2019	25 November 2022	Medical	16 December 2022	12 December 2024	725
A45	Advantagedge home loan	24 January 2020	3 April 2023	Expenses	24 April 2023	12 December 2024	596
A46	Advantagedge home loan	19 February 2020	20 May 2021	Unemployed	10 June 2021	12 December 2024	1279
A47	Advantagedge home loan	14 April 2020	9 March 2022	Other	30 March 2022	12 December 2024	986
A48	Advantagedge home loan	26 June 2020	6 October 2022	Sensitive no consent	27 October 2022	12 December 2024	775
A49	Advantagedge home loan	20 October 2020	25 January 2022	Pandemic	15 February 2022	12 December 2024	1029
A50	Advantagedge home loan	5 May 2021	27 January 2022	Underemployed / Reduced Hours	17 February 2022	12 December 2024	1027
A51	Advantagedge home loan	16 August 2021	4 November 2022	Natural Disaster & Crisis	25 November 2022	12 December 2024	746
A52	Advantagedge home loan	3 September 2021	14 April 2022	Medical	5 May 2022	12 December 2024	950
A53	Advantagedge home loan	8 November 2021	11 August 2022	Other	1 September 2022	12 December 2024	831

(a) Ref number (per ASIC notice NTC2425790)	(b) Type of credit contract	(c) Date of credit contract	(d) Date AFSH hardship notice received	(e) Reason for AFSH hardship notice in PowerCurve	(f) Date AFSH response notice was due	(g) Date AFSH response notice provided	(h) Number of days no AFSH response notice provided (where s 175A applies)
A54	Advantage home loan	22 February 2022	1 February 2023	Expenses	22 February 2023	12 December 2024	657
A55	Advantage home loan	7 March 2022	22 August 2023	Other	12 September 2023	13 December 2024	456
A56	Advantage home loan	17 March 2022	6 December 2022	Expenses	28 December 2022	12 December 2024	713
A57	Advantage home loan	19 April 2022	23 March 2023	Unemployed	13 April 2023	12 December 2024	607
A58	Advantage home loan	3 June 2022	14 June 2023	Underemployed / Reduced Hours	5 July 2023	12 December 2024	524
A59	Advantage home loan	22 June 2022	23 January 2023	Underemployed / Reduced Hours	13 February 2023	12 December 2024	666
A60	Advantage home loan	27 October 2022	29 August 2023	Medical	19 September 2023	12 December 2024	448
A61	Advantage home loan	16 October 2017	14 January 2019	Expenses	4 February 2019	12 December 2024	Ongoing contravention not alleged
A62	Advantage home loan	5 April 2022	21 June 2023	Underemployed / Reduced Hours	12 July 2023	12 December 2024	517
A63	Advantage home loan	27 June 2022	3 February 2023	Unemployed	24 February 2023	12 December 2024	655
Total 63							61,297