

Return Form to

Administration Office, 577 Hannan Street, Kalgoorlie WA 6430
 Customer Service Centre, Kalgoorlie Town Hall, Cnr Wilson & Hannan Street Kalgoorlie WA 6430
 Postal Address PO Box 2042, Boulder WA 6432
 Telephone (08) 9021 9600 Email mailbag@ckb.wa.gov.au.



FINANCIAL HARDSHIP FOR DEBTORS APPLICATION

RATES DEBTOR

[Reset](#)

Property Details

Property Address			
Assessment No	A	Rates Account Balance	

Applicant/Owner Details

Surname/ Company		Given Name	
Residential Address			Postcode
Postal Address			Postcode
Email Address		Mobile/Phone	

Ownership Details

Are you the sole owner of the property?	Yes	No	If No , please complete the additional owner information below.
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Additional Property Owners Information

Surname		Given Name	
Residential Address			Postcode
Postal Address			Postcode
Email Address		Mobile/Phone	
Ownership Equity %		Relationship to Applicant	

SUNDRY DEBTOR

[Reset](#)

Sundry Debtor

Debtor Name			
Debtor Code		Debtor's Account Balance	

Applicant's Details

Surname/ Company		Given Name	
Residential Address			Postcode
Postal Address			Postcode
Email Address		Mobile/Phone	

FINANCIAL COUNSELLING

[Reset](#)

Have you visited an accredited financial counsellor to discuss your financial situation?	Yes	No	If Yes , please provide evidence of your visit/s and other relevant documentation that may assist with your application.
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The City recognises there are two types of financial hardship: temporary and ongoing. Depending on the type of hardship being experienced, the City recognises that debtors will have different needs and will require different solutions.

Indicate the type of financial hardship you are applying for by ticking the appropriate boxes below and include the supporting documentation with your application.

Please note: If the relevant supporting documentation is not provided on lodgement, your application will be returned to you for further information. This will cause a delay in the assessment of your application.

TEMPORARY HARDSHIP		Reset
Tick	Financial Hardship Reason/s	Supporting Documentation Required
	A chronically ill child	Doctors Certificate,
	Prolonged imprisonment	Letter from Department of Justice
	Domestic or family violence	Doctors Certificate,
	Budget management difficulties because of a low income	Evidence that you have visited an accredited Financial Counsellor
	Temporary physical and mental health problems	Doctors Certificate,
	Loss of your or a family member's primary income	Termination Letter,
	Separation or divorce from a spouse	Family Court Document,
	Loss of a spouse or a loved one	Copy of Death Certificate and/ or Will or a Doctors Certificate
	Centre Link Benefits	Centre Link Statement, copy of any concessional cards held.
	Other unforeseen factors affecting your capacity to pay, such as a reduction in income or an increase in your essential items expenditure.	Pay slip and any other supporting document to support application.

ONGOING HARDSHIP		Reset
<i>If you are seeking financial assistance under "ongoing hardship", you may be requested to visit an accredited financial counsellor to determine the extent of your hardship.</i>		
Tick	Financial Hardship Reason/s	Supporting Documentation Required
	A serious accident	Doctors Certificate,
	A sudden bereavement within a family	Copy of Death Certificate and/ or Will or a Doctors Certificate
	If you or a dependent has a severe/life threatening illness or medical disability	Doctors Certificate,
	Emergency event from natural disasters such as a flood, bushfire, cyclone or earthquake	Copy of Insurance Claim,
	Ongoing physical and mental health problems	Doctors Certificate,
	Marriage/partnership breakdown	Family Court Document,
	Prolonged imprisonment	Letter from Department of Justice
	Domestic or family violence	Doctors Certificate,
	Centre Link Benefits	Centre Link Statement, copy of any concessional cards held.
	Other matters not stated	Supporting document must be supplied support application

*****Note*** Temporary loss of a job will not normally qualify as ongoing hardship unless a convincing case can be put forward.**

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INCOME AND EXPENDITURE STATEMENT

You are required to complete the Income and Expenditure statements below and provide any supporting documentation that may assist with your application.

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Sources Of Income – Weekly, Fortnightly or Monthly (Please Indicate)				Reset
Tick	Income Type	Payment Frequency	Amount	
	Wages			
	Pensions and benefits (child support, spouse & child maintenance)			
	Compensation, superannuation or insurance received			
	Spouse's Income			
	Income of other residence living at the property			
	Total savings held in bank			
	Other Assets – vehicles, boats, caravan, etc			
	Other			
Income				

Reset	Dependents		Dependent Type	Number of Dependents
Dependents		Spouse or Partner		
		Children		
		Student		=

Expenses – Weekly, Fortnightly or Monthly (Please Indicate)					Reset
Click	Expense Type	Provider Name	Payment Frequency	Amount	
	Rent/Home Loan				
	Other Mortgages				
	Personal Loans/Car Loan				
	Credit Cards				
	Electricity Costs				
	Gas Costs				
	Health Costs				
	Council Rates				
	Water Rates				
	Water Usage				
	Phone Bill				
	Groceries				
	Alcohol/Cigarettes				
	Fuel Consumption				
	Other				
Expenditure					
INCOME AND EXPENDITURE SUMMARY				TOTAL INCOME	
				LESS TOTAL EXPENDITURE	
				BALANCE	

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PAYMENT PROPOSAL APPLICATION

Financial Hardship Request

Please explain your current circumstances and provide any other reason why you are seeking assistance.
Please provide **ALL** relevant documentation to support your application.

Please add text

Reset

Debtor Payment Proposal

Reset

My current budget leaves me with _____ per _____ after basic livings expenses have been paid.

I propose to pay _____ every _____, commencing _____

Payment Frequency

Reset

Frequency Type	Start Date	Proposed No of Payments	Last Payment Date

Payment Method

Reset

Tick	Payment Type	Biller Name	Biller Code	Reference No
	BPAY	City of Kalgoorlie-Boulder	2816	1000

	AUSTRALIA POST	City of Kalgoorlie-Boulder	2817	1000
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	CENTREPAY	City of Kalgoorlie-Boulder	555 060 177 S	A
		Card Type	Card No	
		Card Start Date	Card Expiry Date	

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DIRECT DEBIT (paid as a periodic payment through the City's direct debit system)			
Direct Debit Bank Details			
Bank Name		B S B Number	
Account Name		Account Number	
<u>Acknowledgment</u> I acknowledge that the Direct Debit Agreement is governed by the Terms and Conditions of the "Direct Debit Service Agreement". I accept all charges associated with the arrangement as determined by the City. I authorise the City of Kalgoorlie-Boulder DE USER ID 317863 to arrange for funds to be debited from my/our bank account at the Bank/Financial Institution shown above through the Bulk Electronic Clearing System (BECS).			
Bank Holder's Signature (must be the registered holder of the bank account)			Date

Declaration		Reset
	I declare I am the owner and ratepayer of the above mentioned property.	
	<u>or</u>	
	I declare I am the sundry debtor of the above mentioned sundry debtor account.	
	I declare I am the authorised person to make changes to the debtor's account.	
	I declare the information I have provided in my application to be true and correct.	
	I declare I have read, understood and agree to be bound by the Terms and Conditions of the Financial Hardship Special Payment Agreement.	

Applicant's Signature	Date

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FINANCIAL HARDSHIP SPECIAL PAYMENT AGREEMENT

This agreement outlines the City of Kalgoorlie-Boulder's commitment to you and your rights and responsibilities as the Customer.

General Terms and Conditions

- A Financial Hardship Special Payment Agreement (FHSPA) payment plan is negotiated between you (the debtor) and the City, where you are offered more time to pay, based on your capacity to pay, which may involve an end date beyond the current financial year.
- A FHSPA payment plan will be negotiated to be either a TEMPORARY or ONGOING payment arrangement.

TEMPORARY

- The arrangement will be negotiated with you (the debtor) to have a 'Start' and 'End Date', based on paying the total balance in full by the its END DATE;
- Whilst committing to the payment plan, the City will suspend penalty interest and administration fees.

ONGOING

- The arrangement will be negotiated with you (the debtor) to make repayments based on a minimum or reduced repayment amount and will subject to an Annual Review if the arrangement carries over into a new financial year/s.
- Whilst committing to the payment plan, the City will suspend penalty interest and administration fees
- Whilst committing to the payment plan, the City may refer your debtors account to Council for further consideration of other applied admin fees and charges relating to the outstanding debt.
- A FHSPA payment plan is **excluded** of ALL **administration fees**.
- A FHSPA payment plan will have penalty interest **SUSPENDED** whilst the arrangement is in place.
- A FHSPA payment plan is **allowed a maximum of three (3) defaults** before the arrangement is cancelled.
- Any request to an extension to the duration of a FHSPA payment plan or to its periodic payment amount must be in writing.

Payment Plan Re-instatement

- If you (the debtor) miss or default on three payments and have made prior contact with the City, the City will re-instate the FHSPA payment plan at your request.
- FHSPA payment plans can have a maximum number of two (2) re-instatements before the payment plan is cancelled, after which time the account will be referred to the City's Debt Recovery Officer for debt recovery.

Payment Plan Cancellations

- If without prior notification from you (the debtor), you miss or have three declined payments, the City will cancel the FHSPA arrangement for non-compliance. A cancellation letter will be sent to you (the debtor).
- On cancellation of a FHSPA payment plan, penalty interest will re-commence from the cancellation date.
- A cancelled FHSPA payment plan for non-compliance will require you (the debtor) to pay your account in full, or your account will be referred to the City's Debt Recovery Officer for debt recovery.

Payment Plan Reviews

- **ONGOING** FHSPA payment plans will be subject to an Annual Review.
- The review will be scheduled only after the new financial year's rates billing has been completed. The review date will be on or after 1 September.
- The review will look at the rates account balance, current and arrears. The City will discuss with you (the debtor) the possibility of increasing the repayment amount to include the property's new financials year rates and service charges (i.e. current).

Direct Debit Agreement

- A direct debit agreement must be received **10 working days prior** to the direct debit start date.
- A change in direct debit details must be received **10 working days prior** to the next payment date.
- A request to suspend a direct debit periodic payment must be received **10 working days prior** to the next payment date
- A cancellation to a Direct Debit Agreement must be received **10 working days prior** to the cancellation date.

Direct Debit Disputes

- If you believe that a debit payment has been initiated or carried out incorrectly, please contact the City on (08) 9021 9654.
- Any notice of dispute must be in writing and will be investigated and replied to within 10 working days. Further information of the dispute resolution process can be obtained by contacting the City on (08) 9021 9600.
- You will receive a refund of the debited amount if a direct debit payment has been deducted from your bank account in error.
- All queries regarding the Direct Debit process (e.g. disputes, change of details, cancellation requests) must be directed to the City. Alternatively you can take it up with your financial institution direct.

Direct Debit Privacy

- All customer and financial institution information held by the City will be kept confidential except where disclosure is necessary to process payments, investigate and resolve disputes or is otherwise required by law.