SURE CASH FINANCE

Shimtec Pty Ltd ABN 35 001 928 516 | t/as Sure Cash Finance
PO Box 310, Tweed Heads NSW 2485 | Phone: 1300 787 322 | ACL 390591

HARDSHIP POLICY

Version 3 | November 2026

Version	Date	Reviewed By	Summary of Changes
Version 1	July 2021	Compliance Manager	Initial version
Version 2	May 2026	Compliance Manager	Updated RG references, added IDR, vulnerable customer, hardship register, proactive identification, credit reporting and staff training sections. Template letters updated.
Version 3	November 2026	Compliance Manager	Set the IDR response time for hardship complaints at 21 days (RG 271); added restrictions on enforcement during hardship (section 10) and a new Postponement of Enforcement section (section 11); removed debt consolidation, new loans and debt counsellor referrals; confirmed Sure Cash does not report repayment history or financial hardship information; added the SACC fee limit check and TIS National; removed consumer lease references; corrected Letter 1; added the National Debt Helpline to all letters; added Letters 4 and 5 for postponement requests; updated the flowchart.

1. Purpose of Policy

1.1 This document sets out the policies which will apply where a debtor makes an application to Shimtec Pty Ltd ACN 001 928 516 trading as Sure Cash Finance ("Sure Cash") pursuant to section 72 of the National Credit Code ("NCC"), and the processes which will be undertaken by us to avoid the necessity of debtors having to make an application in the first place. It also sets out how Sure Cash deals with requests to postpone enforcement proceedings under sections 94 and 95 of the NCC.

1.2 This policy will be made available to every employee and will apply to every employee. Its operation will be monitored by the Compliance Manager who will report to the Board no less frequently than annually, making recommendations as to how this policy should, if necessary, be amended to address changes in the law or Sure Cash's practices.

1.3 In this policy, "credit contract" means any small amount credit contract (SACC) or medium amount credit contract (MACC) provided by Sure Cash.

2. National Credit Code

2.1 Section 72 of the NCC (contained in Schedule 1 to the National Consumer Credit Protection Act 2009) provides the following:

2.1.1 If a debtor considers that he or she is or will be unable to meet their obligations under a credit contract, the debtor may give the credit provider notice (a "hardship notice") orally or in writing of that inability.

2.1.2 The credit provider has the ability within 21 days to seek further information from the debtor in relation to: (a) whether the debtor is or will be unable to meet their obligations; or (b) how to change the contract if the debtor is or will be unable to meet those obligations.

2.1.3 The debtor must comply with the requirement to provide further information.

2.1.4 The credit provider must make a decision on the hardship notice and give notice of that decision to the debtor within the following time periods:

2.1.4.1 If the credit provider does not require further information — within 21 days from the date of receipt of the hardship notice.

2.1.4.2 If the credit provider requires further information but the debtor does not provide it — within 28 days of the date of the further information request.

2.1.4.3 If the credit provider requires further information and the debtor provides it — within 21 days of receipt of that information.

2.2 These changes are referred to as "changes on the grounds of hardship".

2.3 Where Sure Cash and the debtor agree to change the credit contract on the grounds of hardship, the NCC requires Sure Cash to give the debtor written notice of the change within 30 days of the agreement (other than for a simple arrangement — see clause 9.5). This policy sets shorter timeframes in section 3.

3. Steps to be Undertaken

3.1 The following steps are to be undertaken in every case where an application under section 72 is made:

3.1.1 Receive the application and determine whether it contains sufficient information to enable a decision to be made.

3.1.2 If sufficient information is provided, make a decision within 21 days of receipt:

3.1.2.1 If the decision is to agree to change the contract, forward written notice of the change to the applicant within 21 days of receipt of the hardship notice.

3.1.2.2 If the decision is not to change the contract, forward to the applicant within 21 days a notice stating: (a) that Sure Cash and the debtor have not agreed to change the contract; (b) the reasons why; (c) the name and contact details of the Australian Financial Complaints Authority (AFCA); and (d) the debtor's rights under the AFCA scheme.

3.1.3 If the application does not contain sufficient information, deliver to the applicant within 21 days a notice requiring further information within 21 days of the date of the notice.

3.1.3.1 If the applicant provides the information, a decision and notice of determination must be sent within 21 days of receipt of that information.

3.1.3.2 If the applicant fails to provide the information, a decision and notice must be sent within 28 days of making the request.

3.2 Template letters required to be sent under the NCC and this Policy are contained in the Schedule to this Policy.

3.3 A flowchart showing the steps which must be taken is set out in the Schedule to this Policy.

4. What Is Hardship?

4.1 Hardship occurs when a debtor cannot meet their payment obligations under a credit contract. Reasons may include but are not limited to:

4.1.1 Illness or unemployment.

4.1.2 A significant change in the debtor's personal circumstances (e.g. divorce, death of a partner or dependent).

4.1.3 Urgent unforeseeable expenditure (e.g. urgent medical treatment, family emergency, funeral costs).

4.1.4 A change in income such as a reduction from permanent to part-time employment, being stood down, or reduced hours.

4.1.5 Natural disaster, pandemic declaration, or other state of emergency affecting the debtor's capacity to earn income.

This list is not exhaustive. Every application must be considered on its individual merits.

5. Proactive Identification and Avoiding Formal Applications

5.1 Sure Cash recognises that customers may experience financial difficulty without making a formal hardship application. Staff must be alert to early warning signs including:

- Missed or late payments.
- Repeated requests for payment deferrals.
- Customer contact expressing concern about meeting obligations.
- Significant changes in account behaviour compared to previous patterns.
- Customer disclosing a significant life event such as job loss, illness, or relationship breakdown.

5.2 Where any of these indicators are present, staff must proactively raise the availability of hardship assistance with the customer — they should not wait for the customer to ask.

5.3 All employees should at all times have regard to the need to ensure that proper arrangements are made with debtors for their personal circumstances to be taken into account. If a debtor indicates they may have future difficulty meeting obligations, the debtor should be advised to take action as soon as possible. Sources of advice should be provided including referral to a free financial counsellor, the National Debt Helpline (1800 007 007), a legal adviser, or ASIC's MoneySmart service (www.moneysmart.gov.au).

5.4 If a staff member can see that a debtor would be entitled to make a section 72 application but appears unaware of that right, the staff member must bring it to the debtor's attention and, if necessary, assist the debtor in making such an application.

5.5 All proactive outreach to customers in potential hardship must be recorded on the customer's file including the date of contact, the nature of the concern identified, and the customer's response.

6. Vulnerable Customers

6.1 Sure Cash recognises that some customers may face additional barriers to accessing hardship assistance due to personal vulnerability. This policy applies additional care to customers who may be experiencing:

- Domestic and family violence.
- Mental health difficulties.
- Elder financial abuse.
- Cognitive impairment or disability.
- Literacy or language barriers.
- Grief or bereavement.

6.2 Staff must treat all customers with sensitivity and must not require a vulnerable customer to justify or repeatedly explain their circumstances where doing so may cause distress.

6.3 Where domestic or family violence is disclosed or suspected, staff must:

- Not contact the customer through channels that may be monitored by a third party without explicit permission.
- Offer flexible communication options.
- Expedite the hardship assessment process wherever possible.
- Provide the customer with details of 1800RESPECT (1800 737 732).

6.4 A vulnerable customer may nominate an authorised third party (such as a financial counsellor, legal aid representative, or support worker) to act on their behalf in relation to a hardship application. Sure Cash will accept and act on instructions from such a representative once appropriate authority has been confirmed.

6.5 Staff must not make assumptions about a customer's capacity based on age, disability, or cultural background. Where a language barrier exists, Sure Cash will make reasonable efforts to communicate in a manner the customer can understand, including the use of interpreter services where appropriate, such as the free Translating and Interpreting Service (TIS National) on 131 450.

6.6 Relevant referral services include:

National Debt Helpline	1800 007 007 | www.ndh.org.au
1800RESPECT	1800 737 732 | www.1800respect.org.au
TIS National (interpreters)	131 450 | www.tisnational.gov.au
MoneySmart	www.moneysmart.gov.au
Legal Aid	Contact relevant state Legal Aid commission
Financial Counselling Australia	www.financialcounsellingaustralia.org.au

7. How is an Application to be Made?

7.1 A hardship application can be made orally or in writing. Sure Cash will accept applications made by:

- Email or other electronic means (including through a website).
- In person (through one of our authorised credit representatives).
- By phone.
- By letter or facsimile.

7.2 Staff will regard any conversation or correspondence where a debtor expresses concern about their ability to meet obligations, or seeks the delay or suspension of payments, as a hardship application.

7.3 An application cannot be considered by Sure Cash unless sufficient information is provided. Sure Cash will usually require the following before making a determination:

- The debtor's name and account number or sufficient information to identify the credit contract.
- The circumstances which have changed since the contract was entered into (which may require third-party proof such as a medical certificate, letter from employer, payslip, or bank statement).
- What changes the debtor proposes to the credit contract.
- The debtor's current financial circumstances (by way of bank statement, payslip, Centrelink statement, or similar).
- How the debtor will be in a better position if the change is made.

7.4 Where it appears from the information provided that the change requested will not achieve the aim of section 72, the assigned officer must still consider the application, discuss alternative arrangements with the debtor where possible, and give the debtor a written decision within the timeframes in section 3.

7.5 Once an application has been made, it will be delegated to an officer whose duty it is to deal with hardship applications.

8. Processing the Application

8.1 Once all relevant information has been received, the assigned officer will deal with the application, having regard to the following:

8.1.1 The reason for the application. Applications arising from unusual and unexpected circumstances are more likely to be approved than those arising from regular and expected events.

8.1.2 Historical data concerning the loan. If the debtor is regularly in arrears, short-term relief may not be appropriate.

8.1.3 Outcome. Consideration must be given to whether granting relief will result in the debtor being in a position to eventually discharge their obligations. If the relief is simply delaying the inevitable, it is unlikely to be granted.

8.2 Sure Cash's policy is that it would not normally agree to a hardship application where:

8.2.1 There has been no change in circumstances since the contract was entered into and the application arises simply because the debtor's attitude to their obligations has changed.

8.2.2 The information provided does not show that the debtor is suffering hardship.

8.2.3 Even if the application were agreed to, the debtor's circumstances would not be alleviated and they would still not be able to meet repayments.

8.2.4 If the requested changes were made, the debtor would not be able to discharge their obligations under the amended agreement.

8.3 In determining what concessions should be made, the officer should have primary regard to the outcome requested by the debtor. Common variations include:

8.3.1 Extending the period of the loan by reducing the payments due.

8.3.2 Postponing during a specified period the dates on which payments are due.

8.3.3 Both reducing and postponing payments for a period of time.

8.4 In addition, the officer should refer the debtor to free financial counselling, such as the National Debt Helpline (1800 007 007). Sure Cash does not offer debt consolidation or a new loan to repay an existing loan, and does not refer debtors to debt management, debt negotiation or credit repair firms. In exceptional circumstances the following variations may also be considered:

- Reducing the interest rate (if any) for a specified period.
- Reversing, waiving, or reducing default fees or enforcement costs.
- Extended periods of reduced or no payments.
- Capitalising all or a portion of the arrears.
- Allowing the debtor time to refinance elsewhere or sell an asset to consolidate their financial position.

8.5 For a small amount credit contract (SACC), before agreeing to any variation that extends the term of the loan, the officer must confirm that the monthly fees, default fees and total amount payable under the varied contract remain within the limits permitted under the NCC. The revised total amount payable given to the debtor must reflect this.

8.6 It is the aim of Sure Cash to deal with hardship applications quickly. Once all information has been obtained, a decision is expected to be made within no more than 3 business days.

8.7 In all cases regard will be had to the position taken by AFCA (www.afca.org.au) and guidance provided by ASIC, including ASIC Regulatory Guide 271 — Internal Dispute Resolution (RG 271).

9. The Decision

9.1 Once the decision has been made, the debtor must be notified in writing as soon as possible and no later than the applicable timeframe set out in section 3 of this Policy.

9.2 If Sure Cash does not agree to the application, the written notice must include: (a) the reasons for the decision; (b) the name and contact details of AFCA; and (c) the debtor's rights under the AFCA scheme.

AFCA Contact Details:
Australian Financial Complaints Authority (AFCA), GPO Box 3, Melbourne VIC 3001. Phone: 1800 931 678. Website: www.afca.org.au. AFCA provides a free and independent dispute resolution service.

9.3 If Sure Cash agrees to the application, the written notice must confirm the particulars of the variation to the agreement, including the effect on the total amount payable and the revised term of the loan.

9.4 Where a verbal agreement is reached by telephone, written confirmation must be sent to the debtor within 1 business day of the verbal agreement. The written confirmation must state that it confirms the agreement reached verbally and that no signature is required from the debtor.

9.5 Where the change agreed upon is a "simple arrangement" (an agreement that defers or reduces the obligations of the debtor for a period of no more than 90 days), the law does not require a formal written notice of the change. Sure Cash will nevertheless confirm every arrangement in writing using Letter 1.

9.6 Template letters required under this Policy are contained in the Schedule.

10. No Enforcement During Hardship

10.1 In accordance with section 89A of the NCC, Sure Cash will not begin enforcement proceedings against a debtor: (a) while a hardship notice or a request to postpone enforcement proceedings is being considered; or (b) until at least 14 days after Sure Cash has given the debtor written notice that it does not agree to the change or postponement.

10.2 Before beginning any enforcement proceedings, Sure Cash will give the debtor a default notice allowing at least 30 days to remedy the default, as required by section 88 of the NCC.

10.3 If a debtor does not meet the terms of an agreed hardship arrangement, Sure Cash will contact the debtor to discuss their circumstances before taking any further action, and will give the debtor any notices required by law.

10.4 All collection activity must comply with the ACCC and ASIC Debt Collection Guideline.

11. Postponement of Enforcement Proceedings

11.1 Where Sure Cash has given a debtor a default notice, the debtor may ask Sure Cash to postpone enforcement proceedings under section 94 of the NCC. A request may be made orally or in writing and must be handled in the same way as a hardship application under section 7.

11.2 Sure Cash will respond to a postponement request as soon as possible and in any event within 21 days of receiving it.

11.3 If Sure Cash agrees to postpone enforcement proceedings, it must give the debtor written notice of the conditions of the postponement within 30 days of the agreement, as required by section 95 of the NCC (Letter 4). If the debtor complies with those conditions, Sure Cash will not begin enforcement proceedings during the postponement period.

11.4 If Sure Cash does not agree to postpone enforcement proceedings, it must give the debtor written notice of: (a) the reasons for the decision; (b) the name and contact details of AFCA; and (c) the debtor's rights under the AFCA scheme (Letter 5). Sure Cash will not begin enforcement proceedings until at least 14 days after giving that notice.

11.5 All postponement requests and outcomes must be recorded in the Hardship Register.

12. Internal Dispute Resolution (IDR)

12.1 Sure Cash maintains an Internal Dispute Resolution process in accordance with ASIC Regulatory Guide 271. Where a customer is dissatisfied with a hardship or postponement decision, that dissatisfaction constitutes a complaint and must be handled in accordance with this section.

12.2 Upon receipt of a complaint regarding a hardship or postponement decision, Sure Cash must:

12.2.1 Acknowledge the complaint within 24 hours (or 1 business day) of receipt.

12.2.2 Investigate the complaint thoroughly and impartially.

12.2.3 Provide a written IDR response to the customer within 21 calendar days of receiving the complaint, being the maximum timeframe under ASIC Regulatory Guide 271 for complaints about hardship notices and requests to postpone enforcement proceedings.

12.3 The IDR response letter must include:

- The outcome of the complaint and the reasons for the decision.

- If the complaint is not resolved in the customer's favour — the name and contact details of AFCA and advice that the customer may escalate to AFCA if they remain dissatisfied.
- The timeframe within which the customer may escalate to AFCA (generally 2 years from the date of the IDR response).

12.4 All complaints and their outcomes must be recorded in Sure Cash's complaints register and reported to the Compliance Manager monthly.

12.5 Sure Cash is required to report IDR data to ASIC in accordance with ASIC's IDR reporting requirements. The Compliance Manager is responsible for ensuring this reporting is completed within the required timeframes.

13. Hardship Register and Record Keeping

13.1 Sure Cash must maintain a Hardship Register recording all hardship applications and postponement requests received. At a minimum, the register must record:

Date Received	The date the hardship application or postponement request was received.
Request Type	Hardship application / Postponement request.
Customer Name	Full name and account/loan number.
Application Method	How the application was received (phone, email, letter etc).
Further Info Requested	Whether further information was requested and the date of request.
Further Info Received	Whether further information was received and the date of receipt.
Decision	Approved / Declined / Simple Arrangement / Postponement Agreed / Postponement Declined.
Date of Decision	The date the decision was made.
Date Notice Sent	The date the written notice or confirmation was sent to the debtor.
Variation Details	Summary of the agreed variation or postponement conditions (if approved).
Outcome / Notes	Any relevant notes including referral to AFCA or IDR complaint lodged.

13.2 All hardship application records, correspondence, and supporting documentation must be retained for a minimum of 7 years in accordance with the National Consumer Credit Protection Act 2009 and the Privacy Act 1988 (Cth).

13.3 The Hardship Register must be reviewed by the Compliance Manager monthly and reported to the Board annually.

14. Credit Reporting

14.1 Sure Cash does not participate in comprehensive credit reporting. It does not report repayment history information or financial hardship information to any credit reporting body (CRB). Sure Cash may report default information and serious credit infringements in accordance with the Privacy Act 1988 (Cth) and the Privacy (Credit Reporting) Code. More information about how Sure Cash handles credit reporting is in section 8 of our Privacy Policy (www.surecash.com.au/privacy-policy).

14.2 During the process of dealing with a hardship application or postponement request, Sure Cash will not list a default with any CRB in relation to the subject loan.

14.3 Where a default listing already exists on a debtor's credit file at the time a hardship application is received, Sure Cash will review whether that listing should be suppressed or noted as subject to a hardship arrangement, in accordance with the Privacy (Credit Reporting) Code.

14.4 If Sure Cash decides in future to report repayment history information, this policy must be updated before reporting begins, to address Sure Cash's obligations to report financial hardship information.

14.5 After a hardship application has been determined and any hardship arrangement has concluded, no default listing shall take place until all requirements of the Privacy Act 1988 (Cth) and the Privacy (Credit Reporting) Code have been complied with, including:

- Providing the required pre-listing notice to the debtor.
- Allowing the required response period.
- Ensuring the default amount meets the threshold for listing.

14.6 The Compliance Manager is responsible for ensuring credit reporting practices remain compliant with the Privacy (Credit Reporting) Code and any updates to that Code.

15. Staff Training and Accountability

15.1 All staff whose role involves customer contact or loan management must receive training on this Hardship Policy at the time of commencement and at least annually thereafter.

15.2 Training must cover at a minimum:

- The legal framework under section 72 of the NCC.
- How to identify customers in financial difficulty, including proactive identification obligations.
- How to identify and appropriately assist vulnerable customers.
- The internal hardship application and decision process.
- Restrictions on enforcement during hardship, and postponement requests under sections 94 and 95 of the NCC.
- SACC fee limits when varying a contract.
- Record keeping obligations.
- Referral services available to customers.
- IDR obligations and the AFCA escalation process.

15.3 All training must be documented including the date, content, and staff member who completed it. Training records must be retained for a minimum of 7 years.

15.4 The Compliance Manager is responsible for ensuring all staff training is completed, recorded, and reported to the Board annually.

15.5 Any staff member who fails to comply with this policy may be subject to disciplinary action. The Compliance Manager must report any known or suspected policy breaches to the Board promptly.

16. Policy Review

16.1 This policy will be reviewed at least once every 12 months by the Compliance Manager who will report to the Board as to any recommended changes arising from:

- Changes to relevant legislation or ASIC regulatory guidance.
- Findings from AFCA determinations relevant to hardship.
- Internal compliance monitoring or audit findings.
- Changes to Sure Cash's business model or product offering.

16.2 Any material amendments to this policy must be approved by the Board and communicated to all relevant staff within 5 business days of approval.

SCHEDULE — TEMPLATE LETTERS

Letter 1 — Hardship Application Approved (Verbal Confirmation)

Usage note:
Use this template where the hardship application was approved verbally by telephone. The letter confirms the verbal agreement — no customer signature is required. Also use it to confirm a simple arrangement (clause 9.5).

SURE CASH FINANCE
Shimtec Pty Ltd t/as Sure Cash Finance | PO Box 310, Tweed Heads NSW 2485
Phone: 1300 787 322 | Email: complaints@surecash.com.au | ACL 390591

[Date]
[Debtor Full Name]
[Debtor Address Line 1]
[Debtor Address Line 2]

Dear [Debtor First Name],

RE: Hardship Application Approved — Loan Account Number: [Loan Number]

As discussed and agreed during our telephone conversation today, we have approved your hardship application and varied your loan contract on the terms set out below. This letter serves as written confirmation of that agreement. You are not required to sign and return this letter — your verbal agreement has been recorded and this letter is for your records only.

We received your hardship application on [date received] and have considered it within the required period under Section 72 of the National Credit Code.

Your varied loan terms are as follows:

- Your payments will be reduced from $[original amount] to $[reduced amount] for [X] payments commencing [start date].
- Thereafter, payments will be $[revised ongoing amount] until the loan is repaid.
- This hardship arrangement is in effect from [start date] to [end date].
- As a result of this variation, the total term of your loan will be extended by approximately [X weeks/months].
- The revised total amount payable under your loan will be approximately $[total amount]. This may vary slightly depending on the timing of your payments.

Conditions during the hardship period:

- No further penalty fees will be charged to your account.
- We will not pursue any enforcement action against you.
- You are required to make payments in accordance with the varied schedule above.

Important:
If you are unable to make a payment under this arrangement, please contact us straight away. If a payment is missed, we will contact you to discuss your circumstances before taking any further action. Before any enforcement action, we will give you the notices required by law, including a default notice giving you at least 30 days to remedy the default.

If you have any questions or your circumstances change, please contact us as soon as possible on 1300 787 322 or email complaints@surecash.com.au. The sooner you contact us, the more options we have available to assist you.

Free and independent financial counselling is available from the National Debt Helpline on 1800 007 007 or at www.ndh.org.au.

If you are dissatisfied with any aspect of this arrangement, please contact us on 1300 787 322 or at complaints@surecash.com.au. If we cannot resolve your complaint, you can contact the Australian Financial Complaints Authority (AFCA), a free and independent dispute resolution service, on 1800 931 678 or at www.afca.org.au.

Yours faithfully,

_____

Authorised Representative — Sure Cash Finance
Name & Title:
Date:

This letter is issued pursuant to Section 72 of the National Credit Code (Schedule 1, National Consumer Credit Protection Act 2009).

Shimtec Pty Ltd t/as Sure Cash Finance | ACL 390591 | Please retain this letter for your records.

Letter 2 — Further Information Required

Usage note:
Use this template where the hardship application has been received but does not contain sufficient information to make a decision.

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[Date]
[Debtor Full Name]
[Debtor Address Line 1]
[Debtor Address Line 2]

Dear [Debtor First Name],

RE: Hardship Application — Further Information Required — Loan Account Number: [Loan Number]

We acknowledge receipt of your hardship application on [date received] pursuant to Section 72 of the National Credit Code, in which you sought to vary the terms of your credit contract on the basis that you are unable to meet your obligations without hardship.

Unfortunately, we were unable to make a decision on your application because we require some additional information. The National Credit Code permits us to request this information from you, and requires you to comply with this request.

Please provide the following information within 21 days of the date of this letter:

- [Set out the specific information required, for example: a copy of your most recent bank statement or payslip showing your current income.]
- [Any other required information.]

Please be aware that if you do not provide this information within 21 days, we are required to make a decision on your application without it, which may result in your application being declined.

Please contact us on 1300 787 322 or email complaints@surecash.com.au if you have any questions or need assistance providing this information.

Free and independent financial counselling is available from the National Debt Helpline on 1800 007 007 or at www.ndh.org.au.

Yours faithfully,

_____
Authorised Representative — Sure Cash Finance
Name & Title:
Date:

Letter 3 — Hardship Application Declined

> **Usage note:**
> Use this template where the hardship application has been considered and declined. AFCA details must be included in this letter — this is a legislative requirement.

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[Date]
[Debtor Full Name]
[Debtor Address Line 1]
[Debtor Address Line 2]

Dear [Debtor First Name],

RE: Hardship Application Declined — Loan Account Number: [Loan Number]

We acknowledge receipt of your hardship application pursuant to Section 72 of the National Credit Code, in which you sought to vary the terms of your credit contract on the basis that you are unable to meet your obligations without hardship.

We have carefully considered your application and the information you have provided. We have determined that we are unable to agree to a variation of your contract at this time.

We have made this determination for the following reasons:

- [Set out the specific reasons for the decline, for example: The information provided indicates your income is sufficient to maintain your current repayments. / The proposed variation would not result in you being able to repay the loan within a reasonable timeframe.]

If you wish to discuss this decision further, please contact us on 1300 787 322 or email complaints@surecash.com.au.

Free and independent financial counselling is available from the National Debt Helpline on 1800 007 007 or at www.ndh.org.au.

Your right to external review:

If you are dissatisfied with this decision, you have the right to have it reviewed by the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent dispute resolution service.

AFCA Phone	1800 931 678
AFCA Website	www.afca.org.au
AFCA Address	GPO Box 3, Melbourne VIC 3001

We recommend you contact AFCA as soon as possible after receiving this notice.

Yours faithfully,

_____
Authorised Representative — Sure Cash Finance
Name & Title:
Date:

Letter 4 — Postponement of Enforcement Agreed

Usage note:
Use this template where Sure Cash agrees to a debtor's request to postpone enforcement proceedings (section 95 of the National Credit Code). Send within 30 days of the agreement.

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[Date]
[Debtor Full Name]
[Debtor Address Line 1]
[Debtor Address Line 2]

Dear [Debtor First Name],

RE: Request to Postpone Enforcement Agreed — Loan Account Number: [Loan Number]

We received your request on [date received] to postpone enforcement proceedings under your loan contract. We have agreed to your request on the following conditions:

- [Set out the conditions, for example: you will pay $[amount] on [date] and $[amount] every [week/fortnight/month] until [date].]
- [Any other conditions.]

This postponement is in effect from [start date] to [end date]. If you meet these conditions, we will not begin enforcement proceedings during this period.

If you are unable to meet these conditions, please contact us straight away on 1300 787 322 or at complaints@surecash.com.au so we can discuss your options.

Free and independent financial counselling is available from the National Debt Helpline on 1800 007 007 or at www.ndh.org.au.

If you are dissatisfied with any aspect of this arrangement, you can contact us, or the Australian Financial Complaints Authority (AFCA) on 1800 931 678 or at www.afca.org.au.

Yours faithfully,

_____
Authorised Representative — Sure Cash Finance
Name & Title:
Date:

This letter is issued pursuant to Section 95 of the National Credit Code (Schedule 1, National Consumer Credit Protection Act 2009).

Letter 5 — Postponement of Enforcement Declined

> **Usage note:**
> Use this template where Sure Cash does not agree to a request to postpone enforcement proceedings. AFCA details must be included. Do not begin enforcement proceedings until at least 14 days after this notice is given.

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[Date]
[Debtor Full Name]
[Debtor Address Line 1]
[Debtor Address Line 2]

Dear [Debtor First Name],

RE: Request to Postpone Enforcement Declined — Loan Account Number: [Loan Number]

We received your request on [date received] to postpone enforcement proceedings under your loan contract. We have carefully considered your request and are unable to agree to it, for the following reasons:

- [Set out the specific reasons for the decision.]

We will not begin enforcement proceedings until at least 14 days after the date of this letter.

If your circumstances change, or you would like to discuss other options, please contact us on 1300 787 322 or email complaints@surecash.com.au.

Free and independent financial counselling is available from the National Debt Helpline on 1800 007 007 or at www.ndh.org.au.

Your right to external review:

If you are dissatisfied with this decision, you have the right to have it reviewed by the Australian Financial Complaints Authority (AFCA). AFCA provides a free and independent dispute resolution service.

AFCA Phone	1800 931 678
AFCA Website	www.afca.org.au
AFCA Address	GPO Box 3, Melbourne VIC 3001

Yours faithfully,

_____
Authorised Representative — Sure Cash Finance
Name & Title:
Date:

Hardship Application Process Flowchart

HARDSHIP NOTICE OR POSTPONEMENT REQUEST RECEIVED
Does the application contain sufficient information?

YES — Sufficient Information

Make decision within 21 days of receipt.

- **Approved:** Send written confirmation within 21 days. (Where verbal agreement reached by phone, send written confirmation within 1 business day.)
- **Declined:** Send written notice within 21 days including reasons and AFCA details. No enforcement for at least 14 days after the notice.

NO — Insufficient Information

Send further information request within 21 days.

- **Debtor provides information:** Make decision within 21 days of receipt of information.
- **Debtor does not provide information:** Make decision within 28 days of the information request.

IN ALL CASES:

- Record application in Hardship Register.
- Do not begin enforcement or list any default with a credit reporting body during the hardship process.
- Refer the debtor to free financial counselling (National Debt Helpline 1800 007 007).
- For SACCs, check fees stay within NCC limits before extending the term.
- If debtor is dissatisfied with decision — handle as IDR complaint under section 12 of this Policy (respond within 21 days).
- If IDR complaint not resolved — refer debtor to AFCA: 1800 931 678 | www.afca.org.au

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