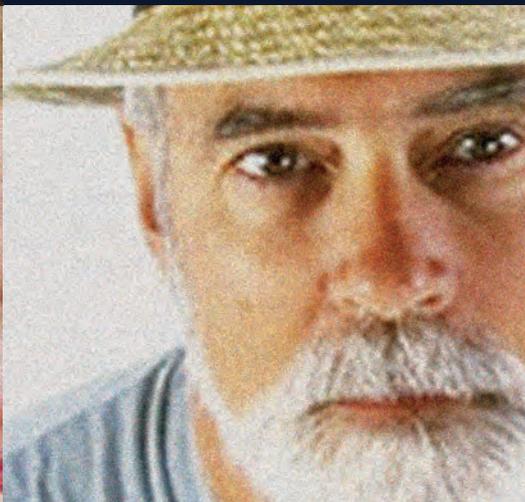
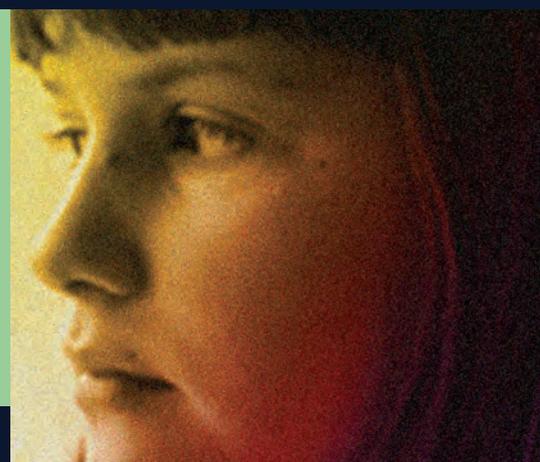


About the

National Hardship Register



The **National Hardship Register** (NHR) assists people who have debts they will never be able to pay and who meet the other eligibility criteria.

If you are on the **NHR**, organisations who are involved will know that you can't repay your debts and will stop contacting you. After three years, if there are no changes, **some** of the debts may be waived. What happens with other debts will depend. If they are not waived, you may want to re-list on the NHR.

Not all organisations are involved, so you should talk to your financial counsellor if you have debts with other organisations. The organisations involved in this initiative may change over time, but are currently:

- ACM Group
- ARL Collect
- Axess Group
- Baycorp
- CCC Financial Services
- Collection House
- Complete Credit Solutions
- Credit Collection Services Group
- Credit Four
- illion
- Inter Credit
- Lion Finance
- Milton Graham
- Nexxa Portfolio Management
- Panthera Finance
- Shield Mercantile Group

www.nhr.org.au

Who is eligible?

You may be eligible if you are likely to have no income other than Centrelink for at least the next two years, can't afford to make payments from your income and can't sell or refinance any assets.

Many people who will be eligible may be on a Centrelink benefit such as an Aged Pension, Disability Support Pension or Carers Pension and have almost no personal belongings.

How do you apply?

You can only apply for the NHR after talking to a not-for-profit financial counsellor, who will explain your options to you as well as the benefits and consequences of being on the NHR.

If you decide that the NHR is right for you, your financial counsellor will help you complete the forms and tell you what other documents you need to provide, such as your Centrelink Income Statement.

After your financial counsellor has sent in your application once it has been processed your financial counsellor will be notified and provided with a letter advising if your application has been successful – your financial counsellor will forward and explain the letter to you. If your application has been successful, you will then be on the NHR for three years.

What happens to your personal information if you are on the NHR?

Your name (and some other identifying information) is given to organisations who are involved in the NHR initiative. Your other information such as your financial information or information about your circumstances will not be given to these organisations.

Your name (and some other identifying information) may also be given to any of your other creditors so that arrangements can be made for the organisations who are involved in the NHR initiative to stop contacting you and close their file.

If any of the organisations involved in the NHR have information that may indicate you are not eligible to be on the NHR, they can provide that information to the NHR to assess whether you are eligible.

How can you be taken off the NHR?

You will be taken off the NHR if:

- you make a written request to be taken off - you may wish to seek the assistance of a financial counsellor to do this;
- you are no longer eligible (for example, you have had an expected gift of money or insurance payout); or
- after three years.

If your name is taken off the NHR before three years and you still have a debt, you may be contacted about it again.

What will happen to your personal information if you are removed from the NHR?

If you request to be removed, you will be removed from the NHR within three months. During this three month period, the reason for your removal will appear on the NHR so that organisations will know if you have requested to be taken off, you are not (or no longer) eligible or the three year time period has expired.

Further details about the handling of your personal information

Further details about the handling of your personal information can be found in the Privacy Collection Statement and Consent (in the Application Form) and the Privacy Policy available at www.nhr.org.au.

National Hardship Register

Contacts

If you want to find out more about your options including whether the National Hardship Register could be right for you, you can contact a not-for-profit financial counsellor.

If you want to get further information about the NHR, including how your personal information will be handled, you should contact the Australian Collectors and Debt Buyers Association:

Phone: **1300 731 366**
Email: **admin@nhr.org.au**
Website: **www.nhr.org.au**