

**Application for Early Redemption of Unsecured Notes due to Financial Hardship**

An early redemption fee may apply as outlined in the prospectus. The early redemption fee will be determined by applying the interest rate applicable at the commencement date of the Note for the period of the investment until the date of redemption less a 0.25% reduction.

Account name:	
Account No:	Certificate No:

Cash \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Cheque: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Cheque: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Internal transfer to: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Electronic transfer: BSB: \_\_\_\_\_ Account No: \_\_\_\_\_ Amount: \$ \_\_\_\_\_

Account Name: \_\_\_\_\_

Reference: \_\_\_\_\_

**Total: \$ \_\_\_\_\_**

**Reason for financial hardship**

Please provide details of your current circumstances in the space provided on page two, why your financial situation has changed and how the funds will be used to alleviate your current financial hardship. You should include all relevant details to support your request such as your monthly income and expenditure and current liabilities.

**Please note:**

Situations that may constitute financial hardship include illness or injury, unemployment or reduced working hours, relationship breakdown, death in the family, sudden changes in income or expenditure or emergency or natural disaster. The following examples will NOT be considered financial hardship for the purposes of early redemption and will therefore require 31 days' notice before funds may be redeemed prior to maturity: deposit for purchase of a family home or other property, purchase of motor vehicles, family vacations, home renovations, home repairs not a direct result of natural disaster, time limited investment or business opportunities, any other purpose not considered by Westlawn as constituting financial hardship.

You may be asked to provide supporting documentation to help us assess your application and determine if we can provide you with assistance to help you overcome your financial hardship. We'll let you know if we need you to provide additional documentation.

**Customer declaration**

I/We declare that the information provided on this request form is true and correct:

**Customer signature 1**

Print name: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

**Customer signature 2**

Print name: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

**Approved by** *(Internal office use only)*

Print name: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Date to be processed: \_\_\_\_\_ \*

**\* If your circumstances change and you no longer wish to proceed with this redemption, you must advise us prior to this date.**