

Hardship application



Borrower details

Borrower name:

Co-borrower / Guarantor:

Current residential address:

Mailing address: (if different to above)

Number of adults in household:

Contact phone number/s

Number of paying boarders in household: Number of dependents in household:

Employment information

Current employment - Borrower 1

PAYE

Full time Part time Casual Contractor

Commission

Self-employed

Sole trader Company Partnership Trust

Other

Home duties Pension

Employer's name

Company number (where self-employed)

(yrs) (mnths)

Length of employment

Previous occupation (complete if period of employment is less than 2 yrs)

Previous employer's name

(yrs) (mnths)

Length of employment

Current employment - Co-borrower / Guarantor

PAYE

Full time Part time Casual Contractor

Commission

Self-employed

Sole trader Company Partnership Trust

Other

Home duties Pension

Employer's name

Company number (where self-employed)

(yrs) (mnths)

Length of employment

Previous occupation (complete if period of employment is less than 2 yrs)

Previous employer's name

(yrs) (mnths)

Length of employment

Annual income

Borrower 1 (gross per annum)

Gross base income:	\$
Overtime / shift allowance:	\$
Commission:	\$
Bonus:	\$
Pension: <input type="checkbox"/> Government <input type="checkbox"/> Private	\$
Self-employment assessable income:	\$
Rental income/s:	\$
Other income:	\$
Total gross income:	\$

Co-borrower / Guarantor (gross per annum)

Gross base income:	\$
Overtime / shift allowance:	\$
Commission:	\$
Bonus:	\$
Pension: <input type="checkbox"/> Government <input type="checkbox"/> Private	\$
Self-employment assessable income:	\$
Rental income/s:	\$
Other income:	\$
Total gross income:	\$

KiwiSaver contribution:

- 3%
 4%
 6%
 8%
 10%
 Payment break
 Non-contributing

KiwiSaver contribution:

- 3%
 4%
 6%
 8%
 10%
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 Non-contributing

Monthly living expenses (Completion is mandatory. Where not applicable, mark as 'NIL' or '0')

Utilities (where you reside and holiday home, gas, power, etc.).	\$
Property maintenance (rubbish and recycling, materials and water).	\$
Local body rates (where you reside and holiday home).	\$
Food (groceries and takeaways).	\$
Transport (registration, fuel, parking tolls, maintenance, servicing public transport tickets etc.).	\$
Clothing and footwear.	\$
Personal care (cosmetics, grooming, beauty, hygiene etc.).	\$
Childcare (daycare, kindergarten, after school care holiday programme etc.).	\$
Insurances (health, home, contents, vehicle, pet, life, TPD).	\$
Communications (phone, internet, payTV, streaming etc.).	\$
Medical and health (dental, optical, pharmaceutical, therapeutic etc.).	\$
Education and schooling (fees, accommodation, stationery, uniforms, etc.).	\$
Recreation and entertainment (restaurants, memberships, subscriptions etc.).	\$
Regular savings.	\$
Body corp fees / Home owners association costs (where you reside and holiday home).	\$
Tithing.	\$
Child maintenance / Support (private or mandated arrangement).	\$
All other regular expenses.	\$
Rent or board paid.	\$

Hardship application



Assets and liabilities

Assets	Security	Value	Liabilities	Lender & Account #	Limit	Balance	Mthly R'pmnt	Refi	Not continue
Existing property (home):	<input type="checkbox"/>	\$	Existing property (home):		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other property 1:	<input type="checkbox"/>	\$	Existing mortgage 1:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other property 2:	<input type="checkbox"/>	\$	Existing mortgage 2:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Vacant land:	<input type="checkbox"/>	\$	Personal loan 1:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle 1:		\$	Personal loan 2:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Motor vehicle 2:		\$	Lease / hire purchase:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Home contents:		\$	Credit card 1:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Savings:		\$	Credit card 2:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Superannuation:		\$	Credit card 3:		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other 1:		\$	Other 1:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other 2:		\$	Other 2:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
Other 3:		\$	Other 3:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			Tax:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			Buy Now Pay Later (BNPL):		\$	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
			MOJ / WINZ, Student loans:			\$	\$	<input type="checkbox"/>	<input type="checkbox"/>
TOTAL OWNED:			TOTAL OWED:		\$	\$	\$		

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What is the reason for this hardship request? Please explain your current financial circumstances and provide reasons as to why you are seeking hardship assistance.

How long do you think your period of hardship will last and what steps, if any, are you taking to address your circumstances and when do you expect to resume to normal?

What type of relief to normal regular repayment instalments are you seeking (e.g. new payment if reduced, length of time, number of payments etc.)?

What other payment relief have your other Credit Providers given?

Are all of your loan / repayment commitments up to date (e.g. rates, insurances, IRD taxes and GST)?

Have you sought independent advise of a financial adviser, budget advisory service, citizens advise or lawyer? If so, who?

Provide additional information that may assist with the assessment of this hardship application. (If hardship is sought due to unemployment, please provide details of type of work and industry in which you are seeking work etc.). Where you are selling assets and reducing debts please outline amounts and dates.

Signature (Borrower)

Signature (Co-borrower / Guarantor)

Name in print

Name in print

Date:

Date: