

UNFORESEEN HARDSHIP APPLICATION FORM

1. Borrower

LOAN NO.....

First name.....
 Date of birth.....
 Drivers licence no.....
 Number of dependents.....

Surname.....
 Marital status Single Married De facto
 Drivers licence version number.....
 Dependents ages.....

Residence

Rent Own Board With family Other.....
 Current address.....
 Phone/Mobile.....

Suburb/Town..... Years.....
 Email.....

Employment

Occupation.....
 Full Time Part Time Permanent Fixed term Casual
 Employer.....
 Address.....
 Phone.....

Unemployed Contractor Other.....
 Years..... Months.....
 Suburb/Town.....

References

Relative (not living with you).....
 Personal contact.....

Phone.....
 Phone.....

2. Co-Borrower

First name.....
 Date of birth.....
 Drivers licence no.....
 Number of dependents.....

Surname.....
 Marital status Single Married De facto
 Drivers licence version number.....
 Dependents ages.....

Residence

Rent Own Board With family Other.....
 Current address.....
 Phone/Mobile.....

Suburb/Town..... Years.....
 Email.....

Employment

Occupation.....
 Full Time Part Time Permanent Fixed term Casual
 Employer.....
 Address.....
 Phone.....

Unemployed Contractor Other.....
 Years..... Months.....
 Suburb/Town.....

References

Relative (not living with you).....
 Personal contact.....

Phone.....
 Phone.....

3. Financial Details

Borrower

Income type: Salary Wages Benefit Benefit type Benefit no.....

Details of any other income.....

Co-Borrower

Income type: Salary Wages Benefit Benefit type Benefit no.....

Details of any other income.....

Income	Borrower Frequency (please tick) WK / FN / MTH	Co-Borrower Frequency (please tick) WK / FN / MTH
Salary / Wages	\$	\$
Benefit / ACC	\$	\$
Child support	\$	\$
Family tax credits	\$	\$
Boarder	\$	\$
Other income	\$	\$
TOTAL income	\$	\$

Expenses

Rent / Board / Mortgage	\$	\$
Food <i>including takeaways</i>	\$	\$
Household <i>including power</i>	\$	\$
Insurance <i>including life, car</i>	\$	\$
Phone <i>including home</i>	\$	\$
Motor vehicle <i>including wof, rego</i>	\$	\$
Transport <i>including fuel, taxi</i>	\$	\$
Childcare <i>including school fees</i>	\$	\$
Entertainment <i>including Sky, Netflix</i>	\$	\$
Afterpay, Layby	\$	\$
Any other regular expenses	\$	\$
All loan payments from Debts below	\$	\$
TOTAL expenses	\$	\$

Expenses

Including car payments, personal loans, hire purchase, credit cards, fines (if there is insufficient space please list details on a separate page).

Type	Lender	Balance owing	Payment	Amount	Frequency
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Total repayments \$

4. Assets and Liabilities

Income	Borrower	Co-Borrower
Property	\$	\$
Savings	\$	\$
Kiwisaver	\$	\$
Investments <i>i.e. shares</i>	\$	\$
Chattels <i>household goods etc</i>	\$	\$
Motor vehicles <i>from details below</i>	\$	\$
 TOTAL assets	 \$	 \$

Motor vehicle details

Make / Model	Registration number
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Liabilities	Borrower	Co-Borrower
Mortgage	\$	\$
Credit card	\$	\$
Personal loan	\$	\$
Vehicle loan	\$	\$
Hire purchase	\$	\$
Other loans <i>including family</i>	\$	\$
Other debts	\$	\$
 TOTAL liabilities	 \$	 \$

5. Arrangements with Other Lenders

Please provide details

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6. Reason for Hardship

Please provide in detail the reason why you need to apply for unforeseen financial hardship and attach any supporting documentation that may be relevant to this application. i.e. Redundancy letter, medical certificate, WINZ entitlement letter, ACC letter.

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7. Changes to Contract

Briefly state what changes you are requesting to be made to your current contract as a result of hardship. Please note that any changes you request are subject to review and approval.

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8. Authorisation Pursuant to the Privacy Act 2020

Have you ever had or are there now any attachments or legal proceedings against you, or any action for payment default? Yes No

I/We certify that the particulars above and overleaf are true and correct and that I am over the age of 18 years old and am not an undischarged bankrupt. Pursuant to the Privacy Act 2020 I/We authorise any finance company to contact any credit reporting agencies, credit providers, my/our employer(s), accountant(s), or any other source, to obtain, check and exchange (both now and in the future) such personal, financial and commercial information and references about me/us as is necessary for the purpose of considering this application, the protection and administration of any loan arising out of this application, and to assist in the enforcement of any agreement between me/us and any finance company. I/We agree that you may produce this authority to such parties for the future purpose of collecting such information. Under the provisions of the Privacy Act 2020, you are entitled to have access and request correction to personal information held by you.

Signature X

Signature X

Date / /