

# Hardship Application



## BORROWER DETAILS

Borrower name:	<input type="text"/>	
Co-borrower:	<input type="text"/>	
Security property:	<input type="text"/>	
Mailing address:	<input type="text"/> (if different to above)	
<input type="text"/>	<input type="text"/>	<input type="text"/>
Contact number	Total number of people in household	Age of dependents

## EMPLOYMENT INFORMATION

	Borrower	Co-Borrower / Guarantor
Current employer's name:	<input type="text"/>	<input type="text"/>
Current position:	<input type="text"/>	<input type="text"/>
Occupation / Previous position:	<input type="text"/>	<input type="text"/>

## MONTHLY INCOME (\*if any income listed below is not paid monthly, please use the average)

	Borrower	Co-Borrower / Guarantor
Net Salary / Wages: (monthly salary / wages after tax)	<input type="text"/> \$	<input type="text"/> \$
Pension (please advise type):	<input type="text"/> \$	<input type="text"/> \$
Unemployment / Disability benefits:	<input type="text"/> \$	<input type="text"/> \$
Government assistance: (please specify)	<input type="text"/> \$	<input type="text"/> \$
Government assistance: (please specify)	<input type="text"/> \$	<input type="text"/> \$
Commission (average):	<input type="text"/> \$	<input type="text"/> \$
Bonus (average):	<input type="text"/> \$	<input type="text"/> \$
Child support:	<input type="text"/> \$	<input type="text"/> \$
Rental property(ies): Weekly: \$_____	<input type="text"/> \$	<input type="text"/> \$
Other (please specify):	<input type="text"/> \$	<input type="text"/> \$
Other (please specify):	<input type="text"/> \$	<input type="text"/> \$
<b>TOTAL:</b>	<input type="text"/> \$	<input type="text"/> \$

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## MONTHLY EXPENSES (\*if any expenses listed below are not paid monthly, please use the average)

Please provide evidence of current credit card bills, personal loan statements and car loan statements if applicable.

Description		Description	
House mortgage repayment:	\$ <input type="text"/>	Entertainment:	\$ <input type="text"/>
Other mortgage:	\$ <input type="text"/>	Water:	\$ <input type="text"/>
Other mortgage:	\$ <input type="text"/>	Electricity:	\$ <input type="text"/>
Car repayments:	\$ <input type="text"/>	Phone(s) and Internet:	\$ <input type="text"/>
Personal loan repayments:	\$ <input type="text"/>	Car registration & insurance:	\$ <input type="text"/>
Personal loan repayments:	\$ <input type="text"/>	Other insurance:	\$ <input type="text"/>
Estimated Living Expenses: (incl. food, medical etc.)	\$ <input type="text"/>	Other debts: (provide details)	\$ <input type="text"/>
Credit Card (limit \$ ):	\$ <input type="text"/>	Other debts: (provide details)	\$ <input type="text"/>
Credit Card (limit \$ ):	\$ <input type="text"/>	Rent: (if not living in security property)	\$ <input type="text"/>
Credit Card (limit \$ ):	\$ <input type="text"/>	<b>TOTAL:</b>	\$ <input type="text"/>

## ASSETS

Description		Estimated Value
Primary Residence - Address:	<input type="text"/>	\$ <input type="text"/>
Other Real Estate - Address: (Holiday / Investment)	<input type="text"/>	\$ <input type="text"/>
Motor Vehicle - Make/Model:	<input type="text"/>	\$ <input type="text"/>
Bank Accounts:	<input type="text"/>	\$ <input type="text"/>
Kiwisaver:	<input type="text"/>	\$ <input type="text"/>
Investments:	<input type="text"/>	\$ <input type="text"/>
<b>TOTAL:</b>		\$ <input type="text"/>

## LIABILITIES

Description	Balance	Amount Owning
Home Loans with Resimac:	\$ <input type="text"/>	\$ <input type="text"/>
Other Home Loans:	\$ <input type="text"/>	\$ <input type="text"/>
Personal Loan(s):	\$ <input type="text"/>	\$ <input type="text"/>
Credit Card(s):	\$ <input type="text"/>	\$ <input type="text"/>
Motor Vehicle loan(s):	\$ <input type="text"/>	\$ <input type="text"/>
Bank Account overdraft:	\$ <input type="text"/>	\$ <input type="text"/>
Other loans / Liabilities - Please list: (if credit card, please show limit & balance)	\$ <input type="text"/>	\$ <input type="text"/>
<b>TOTAL:</b>	\$ <input type="text"/>	\$ <input type="text"/>

# Hardship Application



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?

Details requested for this arrangement (i.e. new payment if reduced, length of time, number of payments etc.)

What arrangements are in place with other Credit Providers?

Are these arrangements up to date?

Please 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.)

Borrower signature

Name in print

Date (DD/MM/YY):  /  /

Co-borrower signature

Name in print

Date (DD/MM/YY):  /  /