

Application for financial hardship - based on unforeseen circumstances

Applicant one - client information

Client number

Personal details

Gender Title

Full name

First	<input type="text"/>
Middle	<input type="text"/>
Surname	<input type="text"/>

Preferred name(s)

Maiden/previous name(s)

Date of birth
Day Month Year

Relationship status
eg, single, married, de facto, divorced

Living situation
eg, owner-occupier, renting, boarding or flatting, living with relatives, other

Employment status
eg, full time, part time, self-employment, retired, other

Number of dependents Ages

Contact details

Address (residential)

Street address	<input type="text"/>		
Suburb	<input type="text"/>		
Town/city	<input type="text"/>	Postcode	<input type="text"/>

Are you a citizen/permanent resident of New Zealand?

Yes No, I'm a resident of

Phone number Type

Email Type

Preferred method of contact Phone Email

Do you have KiwiSaver? Yes, I contribute % No

Do you have a student loan? Yes No

Applicant two - client information

Client number

Personal details

Gender Title

Full name

First	<input type="text"/>
Middle	<input type="text"/>
Surname	<input type="text"/>

Preferred name(s)

Maiden/previous name(s)

Date of birth
Day Month Year

Relationship status
eg, single, married, de facto, divorced

Living situation
eg, owner-occupier, renting, boarding or flatting, living with relatives, other

Employment status
eg, full time, part time, self-employment, retired, other

Number of dependents Ages

Contact details

Address (residential)

Street address	<input type="text"/>		
Suburb	<input type="text"/>		
Town/city	<input type="text"/>	Postcode	<input type="text"/>

Are you a citizen/permanent resident of New Zealand?

Yes No, I'm a resident of

Phone number Type

Email Type

Preferred method of contact Phone Email

Do you have KiwiSaver? Yes, I contribute % No

Do you have a student loan? Yes No

Reason for application

Reason *see common circumstances below, please detail.*

Other *if your circumstance is not listed below, please detail.*

Attach evidence to support your claim. Suggested evidence may include, but is not limited to, the following:

Circumstance	Evidence
Serious illness	Medical certificate
Termination of employment	Employment termination notice letter from employer
Family breakdown	Proof of separate residential addresses, parenting agreement or support payment
Other	Relevant documents as required

NB: You cannot apply if a) you are in default more than two months, or b) you have missed four or more consecutive payments, or c) the hardship was reasonably foreseeable at the time of entering into the contract. NBS may also request further financial information from you.

Please describe how the unforeseen event has affected your financial ability to meet your repayment commitments.

What steps have you taken to address your financial difficulties?

Including approaching other lenders to reduce their commitments as well.

What financial arrangements would assist you to meet your commitments?

Do you have any insurance cover? Have you attempted to claim on those?

Income insurance, work interruption insurance or trauma etc?

Have you advised the guarantor or guarantors? (if applicable)

Note: Combine liabilities and assets for joint applicants.

Statement of position - liabilities

	Lender	Limit	Amount owing	Interest rate	Regular repayments	Frequency
Home loans						
Other loans						
Overdraft						
Other finance	Type					
Consumer loans	Issuer/provider					
Credit cards						
Store cards						
<hr/>						
Total liabilities (A)						

Statement of position - assets

Properties	Address	Market value
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
Motor vehicles	Make/year/model	Current value
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
Other assets eg, shares, art, boat, caravan etc	Description	Current/market value
	<input type="text"/>	
	<input type="text"/>	
	<input type="text"/>	
<hr/>		
Bank deposits	Superannuation KiwiSaver/private	
<hr/>		
Total assets (B)		
Less total liabilities (A)	Surplus (B-A)	

Note: Combine liabilities and assets for joint applicants (as if the loan is approved)

Statement of position - expenses

Monthly debt outgoings

Loans

Credit cards/store cards

Revolving credit

Overdraft

Other

Fixed monthly expenses

Rent or board

House insurance

Contents insurance

Vehicle insurance

Life insurance

Health insurance

Other

Body corporate

School fees

Child support

Leasehold fees

Rates

Other fixed expenses

Monthly living expenses

Food and groceries

including eating out/takeaways

Power, gas and heating

Water

Phone/internet

Other school expenses

Personal care *eg, hair, gym*

Motor vehicle and transport

including fuel, WOF, taxi, bus

Healthcare

Childcare

Other

Ongoing recurring monthly expenses

Entertainment

eg, Sky, streaming service

Savings

including non-KiwiSaver Super

Donations/tithing

Student loan

Voluntary repayments

Child support

Voluntary repayments

Other

Total expenses (C)

Income

Gross annual income**Applicant one****Applicant two****Monthly income***Applicant one**Applicant two*

Net monthly pay

Monthly business income

Monthly interest

Monthly dividends

Monthly taxed benefits
*eg, Superannuation*Monthly untaxed benefits
eg, Working for Families

Monthly rent received

Monthly board received

Other

Total net monthly income**Total combined income (D)****Less total expenses (C)****Uncommitted income (D-C)**

Client declaration

I/We...

certify all information provided in my or our application for financial hardship assistance (application) is true, correct and complete in every respect.

understand if the information provided is not true, or misleading, my or our application may be declined.

acknowledge all applications for finance (including my or our application) are subject to Nelson Building Society (NBS) lending criteria, including NBS' responsible lending obligations under the **Credit Contracts and Consumer Finance Act 2003**.

agree to be bound by any conditions set out in any finance application or request (including my or our application) either written or oral, which may be in addition to any other conditions already imposed by NBS.

authorise NBS to obtain information and make such enquiries NBS may consider necessary to determine whether or not to approve my or our application, including contacting any party to verify the information that I or we have provided (including, but not limited to, Ministry of Justice overdue court fines, my or our employer, doctors or medical advisers, credit reporting agencies, or third party service providers).

authorise any party (including, but not limited to, Ministry of Justice overdue court fines, my or our employer, doctors or medical advisers, credit reporting agencies, or third party service providers) to provide my or our personal information to NBS for the purposes of verifying the information that I or we have provided in my or our application.

authorise NBS to disclose my or our relevant personal information (including default information) to such credit reporting service providers or to any person or third party NBS may appoint to collect any outstanding debt.

also understand that such credit reporting service providers will use the information provided to them by NBS, to update their credit reporting data bases and may disclose any information they hold on me or us to their own clients. NBS may also use the credit reporting service provider's monitoring service to receive updates, if any, of the information it holds about me or us now and in the future at NBS' discretion.

authorise NBS to use and share my or our relevant personal information to third party service providers, while I or we am or are a client(s) and for a reasonable time afterwards, for the purpose of conducting market research and analysis about the NBS brand, offers, products or services.

authorise selected third party providers to present me or us with advertisements, client feedback surveys and products or services that NBS believe may be of interest to me or us.

understand that NBS will collect, use, share and store my or our personal information for the purposes for which it was provided.

understand that NBS will collect and use my or our personal information:

- to give me or us products or services
- to improve NBS products and services, analyse data and generate insights
- for security reasons or investigations
- to comply with the law

understand that I or we do not have to provide NBS with my or our information, but this may affect my or our application, and the products or services that NBS can provide me or us.

authorise NBS to use all information they hold about me or us now or in the future to make available to me or us the full range of financial products and services offered by NBS.

understand that I or we have the right to access and correct my or our personal information subject to the provisions of the Privacy Act 2020.

For further information regarding how NBS will store and use my or our personal information, please see NBS' Privacy Statement.

Full name

Date

Signature

Full name

Date

Signature

Submitting your form

When you have completed all details in the form please:

Email to lending@nbs.co.nz or

Post to NBS, PO Box 62, Nelson 7040
Attention: Credit Manager