



our  
*customer  
stories*



**AVANTI** | FINANCE



# we've got our *customers* *covered*

At Avanti Finance, we've been saying "yes" to New Zealanders for more than 25 years and have helped over 100,000 reach their goals.

We know that no matter how much planning you do, life has a way of turning things upside down. That's why we do things differently. We know that everyone's circumstances are unique and that things can change unexpectedly, so we listen and take the time to understand your position.

We believe in true relationships that are here for the long term and helping our customers turn their plans into reality. While the names of our customers have been changed, read on and take a look at how we've helped people just like you, in their times of need.

**Don't hesitate to [contact us](#) if we can help you out too.**



## ASHLEY THE SINGLE MUM TAKES BACK CONTROL.

They say parenting is one of the hardest jobs in life, and doing it by yourself makes it that much harder. Ashley discovered this for herself at age 28, pregnant with her first baby, when her partner left and she was forced to move back home with her parents.

On top of all this, she had a difficult pregnancy that resulted in her being unable to keep working. She found herself in a very stressful situation with no income and payments due for a variety of loans from different finance companies.

Feeling depressed and alone but determined to remain strong for herself and her baby, Ashley reached out to us for advice. We listened to her situation and helped her to apply for a Benefit with Work and Income NZ and gave assistance in getting tax credits from IRD. This gave her room to breathe until she moved into her part-time job.

Now she has a regular salary and was able to increase her initial weekly loan payment of \$50 to \$100. And she's still in contact with her Avanti team representative to this day.

If your circumstances change please do **get in touch**

We will listen and do our best to help you.







## PETER PUTS HIS KIDS' EDUCATION FIRST.

Peter was struggling financially as a solo parent. He reached out to us for help when he was unable to afford basic educational costs including school uniforms and stationery kits for his three kids. Our team heard what he was going through and were inspired by his determination to give his kids the education and childhood that they deserved.

### Working with Peter, we decided to...

- Give him a grace period for his payments to create space for him to catch up
- Inform Peter of the benefits he could redeem through WINZ
- Refer him to budget advisers that he could get in touch with.

The Avanti team guided and supported Peter through the process of gathering his finances because we care about our customers. Now he's back on track, his kids are in school and well provided for and he is free to be happier without worry.

If you're going through a situation like Peter, **contact us** anytime. Our friendly team will be there to help you through it.



## A SEASONAL JOB AND STOLEN CAR DIDN'T STOP PHILLIP.

Every December, Phillip's workplace shuts down and doesn't provide any income. He always plans in advance, knowing that December will be a thrifty month, but his planning hadn't factored in his car being stolen. It's never a good time to have your car stolen, but this really was the worst time of year for it to happen to Phillip.

He got the news that his stolen car was taken to the car yard with a release cost of \$1,000 – money that Phillip didn't have. Struggling to figure out where he would get the money from, he came to us for help.

Our friendly and experienced team know that each situation is different and were able to help Phillip get his car back by arranging a manageable payment scheme. Now that his car has been returned and he's back at work, he's able to continue making payments and life is a lot less stressful!

We're always on-hand to give advice to our customers when the unexpected happens.

Please **get in touch** to see how we can help.







## **LOSING HER JOB DIDN'T BLOCK REBECCA FROM PAYING OFF HER LOAN.**

Rebecca unexpectedly lost her job. With everyday household bills to pay as well as her loan repayments to make, she was worried about where she'd find the money.

Despite being unemployed, Rebecca was determined to stay on top of her loan. She touched base with us at Avanti Finance and together, we worked toward getting her into an updated payment plan that made her payments much more manageable for her circumstances.

But then... Rebecca fell sick and was only able to pay a third of her required loan instalment. She had built a great relationship with us, so felt comfortable to reach out immediately and update us on her changed situation. In response to this, we made her payments even more affordable and now Rebecca is on her way to paying off her debt in steady instalments!

Everyone's situation is different, we know this at Avanti and will be here to help work toward the best solution for you.

**Contact us** to chat about yours today.



## WILLIAM, THE GOOD SON.

At 30 years old, William is the sole provider and carer for his parents that are too unwell to provide for themselves. He works full time and as his parents can't contribute, all of the responsibility of the household bills falls on William.

Being the sole provider made it difficult for William to keep up with his debt payments. Feeling ashamed at his inability to make ends meet, William called us at Avanti Finance for help.

Struggling financially, especially because you're helping out friends and loved ones is never something to be ashamed of. Our team members deal with all types of situations every day and their expertise helped them work toward the best solution for William.

We lowered William's weekly payment to give him some breathing room to reprioritise his finances. The relationship between William and our Avanti team representative grew into a strong one based on mutual trust. And it meant that every time he made a payment, our team member sent him a text message encouraging and thanking him for it.

This relationship helped William stay on top of his debt and showed him that there was nothing to be ashamed or scared of. He has now paid off his loan and is taking care of himself and his parents.

We're always ready to listen to how we can help you, **get in touch** with us.







## HEART PROBLEMS HAVEN'T STOPPED ALLISON.

Allison suffered from heart problems and faced a time of uncertainty when she was unable to work with no income. Having to wait for the doctor's clearance before returning to work, she fell behind on her loan payments.

She was honest about her position, so we listened and were able to collaborate and devise a plan to keep her finances in order until she could get back to work. We made her payment plan much more manageable, gave her multiple options for her loan payments and assured her that we were there for her every step of the way.

Allison is back at work, having overcome her heart condition. Her hours have increased, which made her eligible for a loan restructure that has made her life much easier!

Everyone's situation is unique, **[contact us](#)** today and let us know how we can help you.



## SHANE BEATS BANKRUPTCY.

Shane was successfully self-employed, but 2 years ago things came to a head when debtors refused to pay their bills, and a shortfall in cash flow meant that Shane was unable to pay off his Inland Revenue debt. Losing patience, Inland Revenue forced Shane into bankruptcy.

As a result, his banks closed his accounts and turned him away. Shane has been an Avanti Finance customer for 5 years, having financed his car with us and taken a top-up. When things got tough, Avanti Finance listened to his story and restructured his loan to make it manageable. Avanti really took the time to understand his situation and worked with Shane to find a way for him to continue to service his loan.

Shane's circumstances changed again when he was able to find a full-time job and he hasn't missed a single payment since.

If you are going through a tough situation like Shane, please **get in touch**.

We will listen and do our best to help you through it.







*get in touch*  
***we'd love to help!***

Call 0800 808 065 or email us on  
**[customer.services@avantifinance.co.nz](mailto:customer.services@avantifinance.co.nz)**

Avanti Finance lending criteria and conditions apply

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