

Financial Hardship Application Form

NOTIFICATION OF CHANGE IN FINANCIAL CIRCUMSTANCES

How to apply for financial hardship

- > Please complete this application form. If you need help completing this form, such as the Financial Statement on page 2, please call us on 0800 808 003 between 8.30am and 5pm Monday – Friday.
- > Attach any supporting information relevant to your request (e.g. medical certificate, letter from employer, death certificate, lawyer’s letter, etc).
- > Submit the form and any supporting information to us by emailing it to: hardship@avantifinance.co.nz

Important: If your repayments are deferred or reduced, it will take you longer to repay your loan, and you will therefore pay more interest.

Your details	
Loan Reference Number	
First Name	
Surname	
Phone Number(s)	
Residential Address	
Email	
Employer/s (company name)	
Industry (e.g. travel, retail, etc)	
Job Title	

Change in circumstances

Please tick the box/es that best describe your change in circumstances

☐ Illness	☐ Injury
☐ End of relationship (de facto partner, civil union partner, spouse)	☐ Loss of employment (unforeseen)
☐ Death (de facto partner, civil union partner, spouse)	☐ Other (please provide details below)

Weekly income reduced by	\$	Weekly expenses increased by	\$
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Please provide a brief explanation	
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Please provide any relevant supporting documentation, e.g. a letter from your employer on company letterhead, medical certificate, death certificate, lawyer's letter, etc.

Financial Statement

Please note: If you need help completing this part of the form, please call 0800 808 003 between 8:30am and 5pm Monday – Friday. We can help you work out your income and expenses. We may require copies of your bank statements, but we'll get in touch if this is required.

Weekly income

Salary/Wages	\$
Benefit	\$
Other Income (business drawings, ACC)	\$
TOTAL INCOME	\$

Weekly expenses

Accommodation (mortgage/rent/board)	\$
Food	\$
Transport (e.g. bus, fuel, maintenance)	\$
Utilities (e.g. electricity, gas, water, phone)	\$

Rates/Body Corp Fees	\$
Child Support, Childcare and Education	\$
Health Costs (e.g. medical or dental)	\$
Insurance	\$
Other regular payments (e.g. gym, donations, tithe)	\$
TOTAL EXPENSES	\$

Other weekly commitments

Provide details of any debts you are already paying

Debt Type (e.g. car)	Lender (e.g. Avanti Finance)	Balance	Payment amount
		\$	\$
		\$	\$
		\$	\$

Assets

Property/Real Estate	\$
Vehicles	\$
Savings/Cash	\$
Superannuation (e.g. KiwiSaver)	\$
Other	\$
TOTAL ASSETS	\$

Changes sought to your loan contract

Please note: It is in your best interest to maintain repayments at a level you can afford, even if it is less than your regular repayment.

☐	Extension of contract terms and repayment reduction This will extend your contract term and will increase the interest payable over the life of the loan.
☐	Postponement of regular repayments This will extend your contract term and will increase the interest payable over the life of the loan.
☐	Extend contract term, reduce and postpone repayments This will extend your contract term and will increase the interest payable over the life of the loan.

Proposed payments

Amount	\$	Frequency	
How long do you want this change for?			

Signature

I certify that all the information set out above is true and complete. I hereby authorise Avanti Finance Limited to make any enquiries it considers necessary for it to determine whether or not to approve a variation to my consumer credit contract due to financial hardship for which I make a formal application (including contacting my employer, accountant/financial adviser, doctor/medical adviser, lawyer, or broker) to verify the details I have provided on this form.

Signed	
Print Name	
Dated	