

# APPLICATION FOR HARDSHIP



The Cooperative Bank

How to apply for financial hardship

- Complete this application in full
- Attach any supporting information relevant to your request (e.g. Medical certificate, letter from employer, lawyer, Insurance company)
- Provide the last 3 months statements for bank accounts held with other banks
- Submit the form and any supporting information to us by emailing it to [Hardship@co-operativebank.co.nz](mailto:Hardship@co-operativebank.co.nz).

If you need any help to complete the form you can call 0800 554 554 or visit one of our branches. Once you've submitted your application form we will provide written acknowledgement within 5 working days.

## Personal Details

Applicant's personal details

Full Legal Name

First \_\_\_\_\_

Last \_\_\_\_\_

Customer No. \_\_\_\_\_

Joint applicant's personal details (If required)

Full Legal Name

First \_\_\_\_\_

Last \_\_\_\_\_

Customer No. \_\_\_\_\_

Relationship status

- Single                       Married  
 De facto                       Divorced

Age of dependants in your care \_\_\_\_\_

Residential address

Flat/No. \_\_\_\_\_

Address \_\_\_\_\_

Suburb \_\_\_\_\_

Town/City \_\_\_\_\_

Postcode \_\_\_\_\_

Phone no. \_\_\_\_\_

Accommodation type

- Own your own home  
 Rent  
 Board  
 Live with relatives  
 Supplied by employer  
 Other \_\_\_\_\_

Email address

\_\_\_\_\_  
*By providing this email address and/or contact number, you consent to The Co-operative Bank contacting you electronically or via phone about this application*

Are you currently employed?

- Yes                       No  
 Other \_\_\_\_\_

Joint applicant - Are you currently employed?

- Yes                       No  
 Other \_\_\_\_\_

## Declaration

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

By applying for hardship you consent to The Co-operative Bank conducting a credit check.

I/We confirm that the signature provided (included by printed name(s)) is my/our signature(s), adequately identifies me/us and can be relied upon, in accordance with relevant New Zealand laws.

Signature \_\_\_\_\_

Date \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

### Reason for hardship request e.g.

*Illness, Injury, Recent loss of income, End of relationship (de facto partner, civil union, spouse), Death (de facto partner, civil union, spouse) other unforeseen/unexpected event*

**Tell us what's happened, how is this affecting you financially? *The more you can tell us the better we will be able to help.***

**What accounts would you like help with? E.g., home loan, personal loan, credit card?**

### Options:

- Reduce regular repayments**, this will extend your contract term and will increase the interest payable over the life of the loan.
- Postponement of regular payments**, this will extend your contract term and will increase the interest payable over the life of the loan
- Extend your contract term and postpone repayments**, this will extend your contract term and will increase the interest payable over the life of the loan

**When do you think you will be able to get back on your feet?**

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**We need to understand your finances to do the best we can by you – please fill in below with as much detail as you can**

### What is your total household income?

In this section you need to tell us about the money you and your household currently have coming in each week.

Current household income	Applicant 1	Joint applicant	Weekly	Fortnightly	Monthly
Base Salary/Wage	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Benefits, WFF/ACC. Pension	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rent/Board	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other	\$	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### What assets/savings do you have?

In this section you need to tell us about the things you and your household own, and their estimated value.

Property 1	\$
Property 2	\$
Vehicle(s)	\$
Bank accounts/ Savings/ Term deposits	\$
Superannuation/KiwiSaver	\$
Other assets	\$

### What are your current household expenses?

Current Expenses	Amount	W	F	M
Accommodation (Rent/board)	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Food (e.g. Markets, Supermarkets, Online etc.)	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Transport / Vehicle (e.g. Registration, Fuel, Maintenance)	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Utilities (e.g. Electric, Gas, Water)	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Phone/Internet/ Pay TV/Sky	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Rates/Body Corp fees	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Insurance (e.g. General, Health, Life, Income, Pet)	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Child support/Childcare and education (e.g. school fees, after school care, nursery etc.)	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
other regular payments e.g. gym, donations/tithe	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### What debts do you have outside of Co-op?

Current Debts	Provider	Repayments	Frequency (W, F, M)	Balance	Limit (\$k)
Loans - e.g. Home Loan, Personal Loan, Vehicle Loan, Family Loan		\$		\$	\$
		\$		\$	\$
		\$		\$	\$
Credit Cards/Store Card/Overdrafts		\$		\$	\$
		\$		\$	\$
		\$		\$	\$
Hire Purchase/Buy Now, Pay Later		\$		\$	\$
		\$		\$	\$
				\$	\$
Any other debts - e.g. tax arrears, MOJ fines, student loans.		\$		\$	\$
		\$		\$	\$