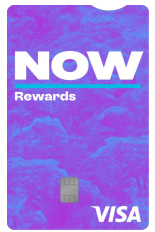


Hardship Assistance Application Form



Three Months of Bank Statements Required

To complete our hardship assessment, we need to verify your income, liabilities, and expenses to your bank statements. We've partnered with illion BankStatements (an Experian company) to offer a secure, automated bank statement retrieval service. This process is quick (usually under 60 seconds), 'read-only', one-time retrieval and will be linked directly to your application.

[Please click here to begin.](#)

If you prefer not to use the link, you can instead email PDF copies of your last 3 months of bank statements (for all accounts) along with your completed Hardship Assistance Application form to: creditassistance@nowvisa.co.nz or post to: Credit Solutions Team, PO Box 1204, Invercargill 9840.

Personal details

Your details		Account details	
First name	<input type="text"/>	Customer #	<input type="text"/>
Last name	<input type="text"/>	Account #	<input type="text"/>
Email	<input type="text"/>	Mobile #	<input type="text"/>

Liabilities, expenses, & income

Current debts	Total owed	Monthly repayment
NOW Rewards Visa	\$ <input type="text"/>	\$ <input type="text"/>
Mortgages	\$ <input type="text"/>	\$ <input type="text"/>
Personal loans	\$ <input type="text"/>	\$ <input type="text"/>
Car loans	\$ <input type="text"/>	\$ <input type="text"/>
Hire purchases	\$ <input type="text"/>	\$ <input type="text"/>
Other credit cards	\$ <input type="text"/>	\$ <input type="text"/>
Store cards	\$ <input type="text"/>	\$ <input type="text"/>
Bank overdrafts	\$ <input type="text"/>	\$ <input type="text"/>
Other debts	\$ <input type="text"/>	\$ <input type="text"/>
Describe other debts	<input type="text"/>	
Total debt	\$ <input type="text"/>	\$ <input type="text"/>

Monthly expenses	Monthly expenses
Rent / Board	\$ <input type="text"/>
Household groceries	\$ <input type="text"/>
Clothing & entertainment	\$ <input type="text"/>
Transportation	\$ <input type="text"/>
Utilities / Rates	\$ <input type="text"/>
Insurance	\$ <input type="text"/>
Childcare / Child support	\$ <input type="text"/>
Healthcare / Education	\$ <input type="text"/>
Other expenses	\$ <input type="text"/>
Describe other expenses	<input type="text"/>
Total expenses	\$ <input type="text"/>

Your income & current cash	Monthly income after tax	Total value	
Salary / Wages from all jobs	\$ <input type="text"/>	Term deposits	\$ <input type="text"/>
Overtime / Commission / Bonus	\$ <input type="text"/>	Cash in savings account	\$ <input type="text"/>
Benefit / Superannuation / Child support	\$ <input type="text"/>	Cash in current account	\$ <input type="text"/>
Rent / Board received	\$ <input type="text"/>	Other	\$ <input type="text"/>
Total monthly income	\$ <input type="text"/>	Describe other	<input type="text"/>
		Total	\$ <input type="text"/>

Potential changes in the future	
<p>If you know of anything that may reduce your income, please tell us here.</p> <input type="text"/>	<p>If you know of anything that may increase your expenses, tell us here.</p> <input type="text"/>

Hardship Assistance Application Form

What is the most relevant change that has happened to affect your financial situation?

- Unemployment/Redundancy Separation Reduction in income Illness/Injury to you
- Illness/Injury in the family Death in the family Other

How has your financial situation changed?

Please describe what has changed and why you can't make your credit card repayments anymore. Attach supporting documents.

What can we do to help you?

- Reduce the amount that you repay each month Stop repayments for an agreed time Combine both options

How much could you repay each month?

Take a look at your expenses and write down what you're able to afford to pay off your credit card debt per month. Please include any extra comments.

\$

When could you resume the standard minimum repayments?

Tell us the date or timeframe you expect to meet the standard minimum each month. If unsure, please share your best estimate and any extra comments also.

Seek independent Advice

If you're having financial difficulty, you may find it useful to get advice from a financial mentor. You can access debt management services for free from MoneyTalks. Call them on [0800 345 123](tel:0800345123) or visit moneytalks.co.nz.

You are protected by responsible lending laws. Because of these protections, any recommendations given to you about this loan is not regulated financial advice. This means that duties and requirements imposed on people who give financial advice do not apply to these recommendations. This includes a duty to comply with a code of conduct and a requirement to be licenced.

Privacy Statement

This is the Privacy Statement of SBS Money Limited (we, our or us). This Statement is a summary of our full Privacy Policy, which can be found here: nowvisa.co.nz/privacy-policy/

Why we collect personal information You authorise us to collect personal information about you to enable us to communicate with you and provide or offer services to you, including assessing your application

(and verifying your identity or other details), managing your account(s) and maintaining our credit records.

What personal information we collect and from where

The kind of information we collect from you includes your personal contact/identity details, your credit history, credit requirements and personal finances. We may also collect your personal information from, and share your personal information with, other organisations who assist us to interact/communicate with you. These include credit reporting and identification/verification agencies, other related entities (like SBS Bank and Finance Now), relevant retailers and other third parties. We may also use common internet technologies to collect data from our websites and emails.

Your rights

You do not have to provide your personal information to us but if you don't, we will not be able to assess your application. You are entitled at any time to request a copy of your personal information and correct that information if you think there are any errors. You can contact us on [0800 801 808](tel:0800801808) during business hours.

Declaration

I declare that the information given on this form is true and correct, and that I authorise SBS Money Limited to conduct relevant checks and verification to process this application.

Signature

Date

DD MM YYYY