

Please fill out this form and return it to your Relationship Manager. The information provided will help us assess your financial circumstances and what assistance we may be able to provide.

For further information, please refer to our website <https://www.hsbc.co.nz/mortgages/services/financial-assistance/>

## 1. HSBC Account Details

Account Number(s)	
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## 2. Personal Details

	Applicant 1	Applicant 2
Title		
First Name(s)		
Last Name		
Date of Birth		
Relationship Status	Married <input type="checkbox"/> Single <input type="checkbox"/> De facto <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> De facto <input type="checkbox"/>
Number of Dependents		
Age of Dependents		
Home Phone Number		
Mobile Phone Number		
Email Address		
Residential address		
Occupation		
Current employment status		

Please tell us about the unforeseen event(s) and reason(s) for financial assistance.

Health Reason	<input type="checkbox"/>	End of relationship	<input type="checkbox"/>	Loss of employment	<input type="checkbox"/>	Overcommitted	<input type="checkbox"/>	Bereavement	<input type="checkbox"/>
Injury/Accident	<input type="checkbox"/>	Natural Disaster	<input type="checkbox"/>	Reduced Hours	<input type="checkbox"/>	Parental Leave	<input type="checkbox"/>		
Other – please specify	<input type="checkbox"/>								

How is this impacting you financially?

Please provide any relevant documents to support your request.

Medical Certificate	<input type="checkbox"/>
Redundancy Letter	<input type="checkbox"/>
Other Document(s)	<input type="checkbox"/>

### 3. Your Financial Situation

#### Annual Income Details

	Applicant 1	Applicant 2
Wages and Salaries <i>(this includes allowance, commission, bonus, overtime)</i>	\$	\$
Self-Employment	\$	\$
Boarder income <i>(weekly boarder income *52 weeks)</i>	\$	\$
Rental Income <i>(weekly rental income *52 weeks)</i>	\$	\$
Superannuation & other Government benefits	\$	\$
Other	\$	\$
<b>Total Gross Annual Income</b>	<b>\$</b>	<b>\$</b>
Are you currently aware of any future circumstances <i>(other than those disclosed above)</i> that will make it difficult to meet your financial commitments?	NO <input type="checkbox"/> YES <input type="checkbox"/>	NO <input type="checkbox"/> YES <input type="checkbox"/>
If Yes, please specify the reason		

#### Monthly expenses

Current Home Loan Repayments <i>(As per Real Estate Section Owned)</i>	\$	Rent / Board if applicable <i>(Cost of Rental Property or Room Board)</i>	\$	Clothing, Footwear, Cosmetics & Personal Care	\$
Owner Occupied Property Costs <i>(Rates, Utilities, Maintenance, Body Corp Fees etc.)</i>	\$	Childcare Costs <i>(Child Support, After School Care, Nannies etc.)</i>	\$	Telephone, Internet, Pay TV, Media Streaming Subscriptions <i>(includes Mobile and Land Line Costs)</i>	\$
General Insurance <i>(Own Home, Own Contents, Own Vehicle, Cycle, Pet etc.)</i>	\$	Public / Private School Fees <i>(Pre-School, Primary, Secondary, Tertiary, Accommodation Costs etc.)</i>	\$	Recreation, Entertainment, Donations <i>(Sports &amp; Gym Memberships, Donations, Tithing, Holidays, Movies, etc.)</i>	\$
Other Personal Insurances <i>(Medical, Life, Mortgage, Income Protection, etc.)</i>	\$	Medical and Health Expenses <i>(Doctor, Dental, Optical, Medicines etc.)</i>	\$	Investment Property Costs <i>(Rates, Utilities, Maintenance, Body Corp Fees etc.)</i>	\$
Other Loan Repayments <i>(Personal, Student, Car, Family, etc.)</i>	\$	Groceries <i>(Supermarket Items including Food, Alcohol, Tobacco, Toiletries etc.)</i>	\$	Investment Property Insurance <i>(Home Replacement, Chattels Insurance etc.)</i>	\$
Hire Purchase Repayments	\$	Vehicle Running Costs <i>(Fuel, Servicing, WOF, Registration, Boats, Caravans etc)</i>	\$	Any Other Regular Monthly Outgoings	\$
NZ Superannuation / Kiwi Saver <i>(amount that you contribute from your salary)</i>	\$	Transport Costs <i>(Monthly Bus, Train, Ferry, Parking / Tolls, Uber etc.)</i>	\$		
				<b>Total Monthly Expenses</b>	<b>\$</b>

<b>Assets</b>		Amount/Market Value
Cash deposits		\$
Real Estate <i>(as per real estate owned section below)</i>		\$
Shares/bonds		\$
Superannuation <i>(surrender value)</i>		\$
Motor vehicles/boat	Model	\$
	Model	\$
Other assets/Personal effects	Details	\$
	Details	\$
<b>Total assets</b>		\$

### Real estate owned

Address	Rental income (per week)	Current Value	Mortgage limits	Monthly payments	Lender	Copy of insurance provided
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
<b>Total</b>						

<b>Liabilities</b>	Lender/Issuer	Total Limits (\$)
Existing Mortgages with HSBC New Zealand		\$
Existing Mortgages with other lenders		\$
Personal loans <i>(includes overdrafts, car loans etc)</i>		\$
Student loans		\$
Business loans		\$
Hire Purchase		\$
Tax due <i>(outstanding)</i>		\$
Credit/charge/store card		\$
Other liabilities	Details	\$
<b>Total liabilities</b>	Details	\$

Please provide any additional information that may assist in your application

The options available for financial assistance under the Credit Contracts and Consumer Finance Act (CCCFA) are:

- Extending the term of the contract and reducing the amount of each payment, or
- Postponing debt repayments for a specified period of time (a payment holiday), or
- Extending the term of the contract and postponing debt repayments for a specified period of time (a payment holiday).

While these options will provide temporary relief, they will increase the total amount owing on a loan. We will review the information provided by you and will discuss the benefits and impacts of the above and other options enabling you to make an informed decision.

## 4. Declaration

I/we certify that all information provided in connection with this request is true, correct and complete in every respect. I/we authorise HSBC to make any reasonable inquiries it considers necessary to determine whether or not to approve a variation to my/our consumer credit contract due to unforeseen financial assistance (including completing a credit check and contacting my advisor or doctor or employer to verify the details provided for this financial assistance application).

### Consent to electronic disclosure

I/we consent to HSBC:

- (a) meeting HSBC's disclosure obligations to me/us under the Credit Contracts and Consumer Finance Act 2003; and
- (b) sending me/us other notices and communications in relation to this facility/facilities, in electronic form and by electronic communication (if applicable). I/we agree that this may include:
- (c) HSBC sending me/us an email, to the most recent email address I/we have provided to HSBC, that allows a disclosure statement and/or other information, including the terms of this facility/facilities and any related product or service, to be accessed from a website or by means of the internet by commonly used internet browsers (including, but not limited to, Internet Explorer, Chrome and Safari). I/we acknowledge that this may include HSBC sending me/us an email telling me/us that a disclosure statement and/or other information is attached to the email instead of sending that information by post.

HSBC will inform me before HSBC stops sending disclosure statements and/or information in paper form.

I/we agree that any electronic communication is treated as being received by me/us at the time it leaves HSBC's information system.

Please note that emails are transmitted over the internet which is an insecure public domain. There is a risk that emails could become corrupted, may not be delivered to the correct email address or intercepted.

Applicant 1 \_\_\_\_\_ Applicant 2 \_\_\_\_\_

Date \_\_\_\_\_ Date \_\_\_\_\_

Once we receive your application:

- we will contact you within 5 working days
- if we need more information, we will request further information within 10 working days
- we will make a decision within 20 working days, and will let you know the decision.

If we request further information, we will make our decision within the later of:

- 20 working days after making the request for further information; or
- 10 working days after receiving the information requested from you.