

Full Name: _____

Date: _____

Account #: _____

Dear Customer,

We recognise that from time to time your financial situation may change due to unforeseen circumstances, such as illness, injury, job loss, or a relationship break up.

You are receiving this letter because you are considering applying for Financial Hardship, as provided for under the Credit Contracts and Consumer Finance Act 2003. We are sorry to hear of your change in circumstances and we may be able to help you.

Before you apply you should read and consider the **Applying for hardship – information for lenders and borrowers** fact sheet [here](#).

What do you need to do now?

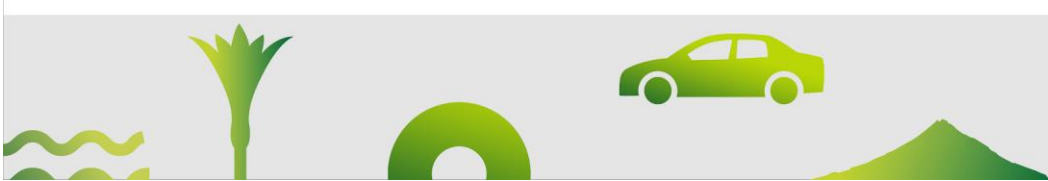
If, after reading the fact sheet, you would like to apply for Financial Hardship you must make your application in writing and provide full details including reasons for your unforeseen hardship and current financial position, so it can be properly considered by us.

What happens once we receive your application?

We will notify you in writing that we have received your Hardship application within 5 working days of receipt. We will review your application and if we require any further information from you to assist us in evaluating your application, we will request this information from you in writing within 10 days of the receipt of your application.

We will let you know of our decision as soon as we can, but it will be no later than:

- 20 working days from receiving your application;
- 20 working days from requesting more information from you; or
- If later, 10 working days from receiving the additional information we requested from you (if applicable).
- Our decision will outline if we agree to make changes to the structure of your account and for the period these changes will be in effect. We both need to agree to the changes.



We are here to help

If you have any questions or do not understand what we are asking you to complete, please do not hesitate to contact us immediately on 0800 600 777 or email us at resolutions@aamoney.co.nz.

Please complete the following pages and email them or post them back to us.

Kind Regards,

Head of Credit Solutions

AA Money
0800 600 777
aamoney.co.nz



Please provide the following information summarising your current financial position. This will help us understand and consider the best option available to assist you.

Your income (monthly, after tax)
Wages or salary \$
Benefit \$
Other income \$
Your expenses (monthly)
Mortgage or rent \$
Household utilities (eg. rates, power, water, gas) \$
Other debt repayments \$
Credit card payments \$
Food and alcohol \$
Healthcare dentists \$
Petrol / transport costs \$
Insurance \$
Communication (e.g. Mobile, Internet, Phone) \$
Entertainment (eg. going out, Netflix, Sky, Spotify, etc) \$
Education (e.g. school fees, tuition, supplies, uniforms, etc) \$
Clothing and footwear \$
Other expenses (please state)
\$
\$
\$

Please outline the specific changes you would like to make for our consideration.

Please indicate your preferred solution.

- a) Extend the contract term and reduce the amount of each payment due under the contract; or
- b) Postpone the dates on which payments are due for a specified period of time (payments holiday); or
- c) Extend the contract term and postpone the payments during a specific period.

Please give details of the requested change including relevant amounts and dates as applicable:
(Please note that we may ask for further information)

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Customer's Signature

