

Step 2 – Indicate payment amount

How much do you need?

Amount: \$ _____ Or All available funds (excluding any Government contributions)

Please note that the Trustee has the discretion to limit the amount withdrawn to a specified amount that, in their opinion, is required to alleviate the particular hardship.

Payments can be made to a New Zealand bank account in your name. Payments will not be made to business accounts, family trust accounts or accounts of another person.

I confirm that I have provided a pre-printed, bank-encoded deposit slip or printed bank statement.

Step 3 – Enter your assets and liabilities (include all private and any business assets and liabilities)

A. Assets (how much you own)

Residential property (market value)		Value \$	<input type="text"/>
Other property (market value)		Value \$	<input type="text"/>
Vehicles	Model and year _____	Value \$	<input type="text"/>
(eg car, boat, caravan)	Model and year _____	Value \$	<input type="text"/>
	Model and year _____	Value \$	<input type="text"/>
Bank accounts			
Bank and branch	<input type="text"/>		
Account number	<input type="text"/>	Balance \$	<input type="text"/>
Bank and branch	<input type="text"/>		
Account number	<input type="text"/>	Balance \$	<input type="text"/>
Bank and branch	<input type="text"/>		
Account number	<input type="text"/>	Balance \$	<input type="text"/>
Other accounts (eg credit union, building society)	Account type _____	Balance \$	<input type="text"/>
Life insurance policies			
	Company _____	Surrender value \$	<input type="text"/>
	Company _____	Surrender value \$	<input type="text"/>
Superannuation schemes (this includes KiwiSaver)			
	Scheme _____	Balance \$	<input type="text"/>
	Scheme _____	Balance \$	<input type="text"/>
Money owed to you			
Owed to you by	_____	Value \$	<input type="text"/>
Other assets			
Shares	_____	Value \$	<input type="text"/>
Secured/unsecured deposits & bonds	_____	Value \$	<input type="text"/>
Other (eg business interests, personal belongings)	_____	Value \$	<input type="text"/>

Total assets (add all amounts and write total here)

A \$

B. Liabilities and debts (how much you owe)

Mortgages	Bank/institution _____	Amount \$	<input type="text"/>
	Bank/institution _____	Amount \$	<input type="text"/>
Loans	Bank/institution _____	Amount \$	<input type="text"/>
	Bank/institution _____	Amount \$	<input type="text"/>
Bank overdraft	Bank/institution _____	Amount \$	<input type="text"/>
	Bank/institution _____	Amount \$	<input type="text"/>

Credit cards/	Type _____	Limit _____	Amount owing \$	<input type="text"/>
Store cards	Type _____	Limit _____	Amount owing \$	<input type="text"/>

Hire purchases

Item _____	Date purchased <input type="text"/> / <input type="text"/> / <input type="text"/>	Finish date <input type="text"/> / <input type="text"/> / <input type="text"/>	Amount \$	<input type="text"/>
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Item _____	Date purchased <input type="text"/> / <input type="text"/> / <input type="text"/>	Finish date <input type="text"/> / <input type="text"/> / <input type="text"/>	Amount \$	<input type="text"/>
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Business debts	Type of debt _____	Amount \$	<input type="text"/>
& trade accounts	Type of debt _____	Amount \$	<input type="text"/>
	Type of debt _____	Amount \$	<input type="text"/>
Other personal debts	Type of debt _____	Amount \$	<input type="text"/>
(eg Court fines or WINZ benefit claims)	Type of debt _____	Amount \$	<input type="text"/>

TOTAL LIABILITIES & DEBTS (add all your liabilities & debts and write amount here) **B \$**

C. NET ASSETS (Total assets minus total liabilities & debts) **A - B = C \$**

Step 4 – Income

Monthly income (after tax)

Salary/wages/pensions/drawings	\$	<input type="text"/>
Part-time work	\$	<input type="text"/>
Spouse's or partner's income	\$	<input type="text"/>
Self-employed income/business income	\$	<input type="text"/>
Child support received	\$	<input type="text"/>
Working for Families Tax Credits	\$	<input type="text"/>
Department of Work and Income benefit/superannuation	\$	<input type="text"/>
Rent/board received	\$	<input type="text"/>
Interest/dividends	\$	<input type="text"/>
Other (specify) _____	\$	<input type="text"/>
TOTAL MONTHLY INCOME (add all amounts and print total in Box D)	D \$	<input type="text"/>

Step 5 – Expenses (enter all expenses including details of spouse or partner’s expenses)

E. Monthly payments

Food/groceries	\$	
Rent/board/mortgage (please circle which)	\$	
Bus/train/petrol	\$	
Childcare/school expense	\$	
Child maintenance payments	\$	
Gas/electricity	\$	
Telephone/mobile	\$	
Pay TV	\$	
Clothing/footwear	\$	
Hire purchase payments	\$	
Credit cards/store cards	\$	
Personal/car loans	\$	
Student loan	\$	
Other (specify) _____	\$	
TOTAL MONTHLY EXPENSES (add all amounts and write total here)	E	\$

F) Annual payments

(to convert annual payments to monthly payments, divide by 12 and write this figure in the monthly column)

		Annual		Monthly
Vehicle insurance (eg car, boat, caravan)	\$		÷ 12 = \$	
Vehicle registration/warrant	\$		÷ 12 = \$	
House & contents insurance	\$		÷ 12 = \$	
Rates (including water rates)	\$		÷ 12 = \$	
Medical insurance/expenses	\$		÷ 12 = \$	
Life insurance/superannuation/KiwiSaver	\$		÷ 12 = \$	
Other (specify) _____	\$		÷ 12 = \$	
TOTAL EXPENSES (add all amounts in the monthly column and write total in Box F)			F	

G) TOTAL EXPENSES		E + F
H) NET INCOME		D – G

Step 6: Supporting information (you must complete all sections in this step. Please ✓ each section).

A. Tell us how you meet the criteria specified at the beginning of this form.

B. Provide details of alternative sources of funding you have explored.

C. Give details of the actions taken to alleviate your significant financial hardship.

D. Explain how any money paid under this application would be used.

I have attached:

Copies of my bank account and credit card statements for the last three months.

Loan and hire purchase documents such as statements or letters (including mortgage documentation if applicable), showing in each case the total amount owed, any arrears, details of regular repayments and the term of the loan.

Evidence that I have taken budgetary advice from a budgeting service (including a budget statement).

A bank-encoded deposit slip.

Additional documents applicable to my request (such as outstanding bills or demands for payment).

Step 7 – Declaration of significant financial hardship

I, _____
Full name

of _____
Town, city or district of residence; occupation

solemnly and sincerely declare that:

- I am experiencing (or am likely to experience) significant financial hardship as per the definition of significant financial hardship in the KiwiSaver Act 2006.
- I request a significant financial hardship withdrawal from my locked-in account.
- I understand that payment of any benefit is at the discretion of the Trustee and that the Trustee, if it approves this application, may direct that the withdrawal be limited to the part of the amount requested that, in their opinion, is required to alleviate the particular hardship.
- I have taken budgetary advice.
- I have explored and exhausted all reasonable alternative sources of funding.
- I agree to provide further financial and/or other information as may be required by the Trustee in considering my application.

I solemnly and sincerely declare that to the best of my knowledge all the information I have provided in this form regarding my application, together with the supporting documents attached, is true and correct.

I make this solemn declaration conscientiously believing the same to be true, and by virtue of the Oaths and Declarations Act 1957.

Signature ✕ _____

Declared at ✕ _____ this _____ day of _____ 20 _____
Location Day Month Year

Before me (please print) _____
Justice of the Peace, or notary public, or solicitor of the High Court of New Zealand, or other person authorised to take statutory declarations

Signature ✕ _____

Please send this declaration and the completed form to the Fund Secretary, NZAS Retirement Fund, Mercer (N.Z.) Limited, PO Box 2897, Wellington 6140

Please ✓ that you have completed your application correctly and included all the supporting documents:

- I have read the significant financial hardship fact sheet;
- I have specified under which criteria I am applying on page 1 of this application form;
- I have entered all figures in steps 3, 4 and 5 correctly and added all amounts including the total amounts for each step;
- I have completed all other steps and sections;
- I have attached all supporting documents (see page 5);
- I have signed and had the statutory declaration witnessed by an appropriate person.