



## SuperEasy KiwiSaver Superannuation Scheme Application for Significant Financial Hardship Withdrawal

To the Trustee, SuperEasy KiwiSaver Superannuation Scheme

I, \_\_\_\_\_, Member Number \_\_\_\_\_  
of the SuperEasy KiwiSaver Superannuation Scheme, hereby apply for a significant  
hardship benefit from the Scheme on the following terms:

1. The reason for needing a benefit is \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

2. I have considered refinancing and adding to existing borrowings to resolve the hardship situation, but have not been able to access any such source of finance.

3. The amount of the benefit that I require is \$\_\_\_\_\_

4. A statement of my personal financial position (my current assets and liabilities) is attached.

5. A statement of my personal income details (my income and outgoings) that is anticipated over the next year is attached.

6. A deposit slip for the New Zealand bank account into which the benefit is to be paid is attached *or*

I have elected to have the benefit paid into my bank account

I solemnly and sincerely declare that all the information in this application form and the attachments is true and correct, and that I have not withheld any relevant information and I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Act 1957.

Signature of Member \_\_\_\_\_ Date \_\_\_\_\_

**Before me:**

Signature of Witness \_\_\_\_\_ Date \_\_\_\_\_

Name of Witness \_\_\_\_\_

Address of Witness \_\_\_\_\_

Occupation of Witness \_\_\_\_\_

[Solicitor, Justice of the Peace or other person authorised to take a statutory declaration]

**SuperEasy KiwiSaver Superannuation Scheme**

**PERSONAL FINANCIAL POSITION**

Please ensure that all jointly owned Liabilities, Assets and Partner Incomes are included in these financial statements.

Liabilities	Assets																																																																																																																					
<p><b>Money owed on Mortgages</b></p> <table style="width:100%; border-collapse: collapse;"> <tr> <th style="width:30%;">Name of organisation/bank</th> <th style="width:15%;">Interest Rate</th> <th style="width:15%;">Amount Owing</th> </tr> <tr> <td>.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td>.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td colspan="3">Monthly Payments \$ .....</td> </tr> </table> <p><b>Overdrafts/bank Personal Loans</b></p> <table style="width:100%; border-collapse: collapse;"> <tr> <th style="width:20%;">Name of Bank</th> <th style="width:15%;">Credit Limit</th> <th style="width:15%;">Interest Rate</th> <th style="width:15%;">Amount Owing</th> </tr> <tr> <td>.....</td> <td>\$.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td>.....</td> <td>\$.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td>.....</td> <td>\$.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td colspan="4">Monthly Payments \$ .....</td> </tr> </table> <p><b>Credit &amp; Store Cards Held</b></p> <table style="width:100%; border-collapse: collapse;"> <tr> <th style="width:20%;">Card Type/Issuer</th> <th style="width:15%;">Credit Limit</th> <th style="width:15%;">Interest Rate</th> <th style="width:15%;">Amount Owing</th> </tr> <tr> <td>.....</td> <td>\$.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td>.....</td> <td>\$.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td>.....</td> <td>\$.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td colspan="4">Monthly Payments \$ .....</td> </tr> </table> <p><b>Owed to Hire Purchase Companies</b></p> <table style="width:100%; border-collapse: collapse;"> <tr> <th style="width:30%;">Company</th> <th style="width:15%;">Interest Rate</th> <th style="width:15%;">Amount Owing</th> </tr> <tr> <td>.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td>.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td colspan="3">Monthly Payments \$ .....</td> </tr> </table> <p><b>Other</b></p> <p>Give details of any other money owed</p> <table style="width:100%; border-collapse: collapse;"> <tr> <th style="width:30%;"></th> <th style="width:15%;">Interest Rate</th> <th style="width:15%;">Amount Owing</th> </tr> <tr> <td>.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td>.....</td> <td>.....%</td> <td>\$.....</td> </tr> <tr> <td colspan="3">Monthly Payments \$ .....</td> </tr> </table> <p><b>Total Liabilities</b> \$.....</p>	Name of organisation/bank	Interest Rate	Amount Owing	.....	.....%	\$.....	.....	.....%	\$.....	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**SuperEasy KiwiSaver Superannuation Scheme**

**PERSONAL INCOME AND OUTGOINGS DETAILS - (Please complete both pages)**

Please ensure that all partner incomes and expenditures are included in all sections

<b>Sources of Income</b>	<b>Yearly, before tax</b>	<b>Monthly, after tax</b>
Salary/Wages	\$.....	\$.....
Partner's Salary/Wages	\$.....	\$.....
Commission Income	\$.....	\$.....
Partner's Commission Income	\$.....	\$.....
Rental Income	\$.....	\$.....
Partner's Rental Income	\$.....	\$.....
Business Income	\$.....	\$.....
Partner's Business Income	\$.....	\$.....
Other (Interest, Dividends, etc)	\$.....	\$.....
<b>Total Income</b>	<b>\$.....</b>	<b>\$.....</b>
<b>Fixed Monthly Outgoings</b> (those that will continue if this grant is approved)		<b>Monthly amounts</b>
Loan Repayments		\$.....
Rates and House Insurance		\$.....
Rent or Board Payments		\$.....
Hire Purchase Payments		\$.....
Personal Insurances (Life, Medical)		\$.....
Credit/Store Card Payments		\$.....
Childcare/Support/Maintenance for persons not living with you		\$.....
<b>Total Fixed Monthly Outgoings</b>		<b>\$.....</b>
<b>Monthly Surplus Available for Living Costs</b>		<b>\$.....</b>

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**PERSONAL INCOME AND OUTGOINGS DETAILS - (Please complete both pages)**

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<b>Monthly surplus Available for Living Costs (from previous page)</b>	\$.....
<b>Monthly Living Costs</b>	
Food	\$.....
Clothing	\$.....
Transport (Public & Private)	\$.....
Utilities (Power, Gas, Phone(s))	\$.....
Medical costs	\$.....
Education	\$.....
Entertainment	\$.....
Holidays	\$.....
Other costs	\$.....
<b>Total Monthly Living Costs</b>	\$.....
<b>Monthly Surplus/ (Deficit)</b>	\$.....