

**APPLICATION FORM FOR A STANDARD FINANCIAL HARDSHIP BENEFIT**

**Member Details**

Name:			
Member No:		Employer	

**Member Acknowledgement**

I realise that this form is to be used to advise the Trustee of the Opus Downer Retirement Scheme that I wish to obtain a Standard Financial Hardship Benefit from the Scheme.

I acknowledge that I must satisfy the Trustee that I am suffering financial hardship, or would suffer financial hardship if my application was not granted, and that the Trustees decision to grant a financial hardship benefit is final.

1. The reason for my 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 hardship benefit that I require is \$\_\_\_\_\_ from my Member Account and \$\_\_\_\_\_ from my Employer Account.

4. A statement of my personal financial position (my current assets and liabilities) and my personal income details (my income and outgoings) that is anticipated over the next year is attached.

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

I certify that all the information in this application form and the attachments are true and correct.

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

Address of Member \_\_\_\_\_  
\_\_\_\_\_

**Witness Details:**

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

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

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

## PERSONAL FINANCIAL POSITION

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

Liabilities	Assets
<b>Money owed on Mortgages</b> Name of organisation/bank   Interest Rate   Amount Owning  .....%   \$..... .....%   \$..... Monthly Payments \$ .....	<b>Properties/Houses owned</b> Address of principal properties only  ..... .....  Regd/Govt Valuation   Valuation Date   Est. Market Value \$.....   .....   \$..... \$.....   .....   \$.....
<b>Overdrafts/Bank Personal Loans</b> Name of Bank   Credit Limit   Interest Rate   Amount Owning  ..... \$..... .....%   \$..... ..... \$..... .....%   \$..... ..... \$..... .....%   \$..... Monthly Payments \$ .....	<b>Deposits and Cash Investments</b> Deposited with   Current Balance  .....   \$..... .....   \$..... .....   \$.....
<b>Credit &amp; Store Cards Held</b> Card Type/Issuer   Credit Limit   Interest Rate   Amount Owning  ..... \$..... .....%   \$..... ..... \$..... .....%   \$..... ..... \$..... .....%   \$..... Monthly Payments \$ .....	<b>Life Insurance/Superannuation</b> Name of Company   Current Value  .....   \$..... .....   \$..... .....   \$.....
<b>Owed to Hire Purchase Companies</b> Company   Interest Rate   Amount Owning  .....%   \$..... .....%   \$..... Monthly Payments \$ .....	<b>Vehicles</b> Type, make and year   Est Market Value  .....   \$..... .....   \$.....
<b>Other</b> Give details of any other money owed   Interest Rate  .....%   \$..... .....%   \$..... Monthly Payments \$ .....	<b>Other Assets</b> Est Market Value  .....   \$..... .....   \$..... .....   \$..... .....   \$.....
<b>Total Liabilities</b> \$.....	<b>Total Assets</b> \$.....

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

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

Sources of Income	Yearly, before tax	Monthly, after tax
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 application is approved)		<b>Monthly amounts</b>
Mortgage Repayments		\$.....
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>

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

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

<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	\$.....
School/college fees	\$.....
Entertainment	\$.....
Holidays	\$.....
Other costs	\$.....
<b>Total Monthly Living Costs</b>	\$.....
<b>Monthly Surplus/(Deficit)</b>	\$.....

Please send the completed form and supporting documentation to the Administration Manager at the address below.

**Administration Manager**  
Melville Jessup Weaver

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Wellington 6142  
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