

# Hardship Application Form



**COMMUNITY  
FINANCIAL SERVICES**

## Customer Details

First name

Last Name

2<sup>nd</sup> Borrower First Name (If applicable)

2<sup>nd</sup> Borrower Last Name (If applicable)

Contract Number (Can be found on your CFS  
Consumer Credit Contract, or 6-monthly statement)

Phone Number (Mobile/Home/Work)

Current Address

Email

We do have hardship options you may be eligible for, but we will need a little more information from you to assess your application.

1. What has changed in your circumstances to cause hardship since your loan application.

2. How would you like us to assist?  
eg. reduce payment for a period, hold payment, restructure your loan, etc?

3. What are you doing to help improve your current situation?  
eg. Have you engaged in the services of a financial mentor/budget advisor?

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4. Please outline your main expenses and amounts such as rent, food, petrol, power etc.

5. Do you have any dependents in your care?

6. To assist with your application, we will require you to provide 3 months bank statements using the link - <https://creditsense.co.nz/apply/CFS15/?method=standard>

Please email all this information to the email [hardship@cfsfinance.co.nz](mailto:hardship@cfsfinance.co.nz) and the team will be in touch with you.