

## **FINANCIAL SYNERGY HARDSHIP POLICY**

WHAT TO DO IF YOU SUFFER UNFORSEEN HARDSHIP:

If you are unable reasonably to keep up with your payments due to:

- illness
- injury
- loss of employment
- end of a relationship
- or other reasonable cause

**You may be able to apply to FSL for a hardship variation.**

### **Our Financial Hardship Policy**

To apply for a hardship variation, you need to: make an application in writing; and explain your reason(s) for the application; and request one of the following: an extension of the term of the contract (which will reduce the amount of each payment due under the contract); a postponement of the dates on which payments are due under the contract (specify the period for which you want this to apply); or both of the above; and give the application to FSL. Do this as soon as possible. If you leave it for too long, FSL may not have to consider your application.

### **Please Contact Us**

If you have any questions about our financial hardship assistance please call on 0800 379 637 (Monday to Friday 8.30am - 5pm NZ time, excluding National Public Holidays) or email us on: [info@financialsynergy.co.nz](mailto:info@financialsynergy.co.nz) and we will assist you.