

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 and we will assist you.