

Please fill out this form if you are applying for a restructure and return it to you Relationship Manager.

1. Personal Details

	Applicant 1	Applicant 2
Title		
First Name(s)		
Last Name		
Date of Birth		
Relationship Status	Married <input type="checkbox"/> Single <input type="checkbox"/> De facto <input type="checkbox"/>	Married <input type="checkbox"/> Single <input type="checkbox"/> De facto <input type="checkbox"/>
Number of Dependents		
Age of Dependents		
Home Phone Number		
Mobile Phone Number		
Email Address		
Residential address		
Occupation		
Current employment status		

2. Your Financial Situation

Annual Income Details

	Applicant 1	Applicant 2
Wages and Salaries <i>(this includes allowance, commission, bonus, overtime)</i>	\$	\$
Self-Employment	\$	\$
Boarder income <i>(weekly boarder income *52 weeks)</i>	\$	\$
Rental Income <i>(weekly rental income *52 weeks)</i>	\$	\$
Superannuation & other Government benefits	\$	\$
Other	\$	\$
Total Gross Annual Income	\$	\$
Are you currently aware of any future circumstances <i>(other than those disclosed above)</i> that will make it difficult to meet your financial commitments?	NO <input type="checkbox"/> YES <input type="checkbox"/>	NO <input type="checkbox"/> YES <input type="checkbox"/>
If Yes, please specify the reason		

Assets

Cash deposits		\$
Shares/bonds		\$
Superannuation (<i>surrender value</i>)		\$
Motor vehicles/boat	Model	\$
	Model	\$
Other assets/Personal effects	Details	\$
	Details	\$
Total assets		\$

Real Estate Owned

Address	Rental income (per week)	Current Value	Mortgage limits	Monthly payments	Lender	Copy of insurance provided
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
	\$	\$	\$	\$		<input type="checkbox"/>
Total						

Liabilities

	Lender/Issuer	Total Limits (\$)
Existing Mortgages with HSBC New Zealand		\$
Existing Mortgages with other lenders		\$
Personal loans (<i>includes overdrafts, car loans etc</i>)		\$
Student loans		\$
Business loans		\$
Hire Purchase		\$
Tax due (<i>outstanding</i>)		\$
Credit/charge/store card		\$
Other liabilities	Details	\$
Total liabilities	Details	\$

Monthly expenses

Current Home Loan Repayments <i>(As per Real Estate Section Owned)</i>	\$	Rent / Board if applicable <i>(Cost of Rental Property or Room Board)</i>	\$	Clothing, Footwear, Cosmetics & Personal Care	\$
Owner Occupied Property Costs <i>(Rates, Utilities, Maintenance, Body Corp Fees etc.)</i>	\$	Childcare Costs <i>(Child Support, After School Care, Nannies etc.)</i>	\$	Telephone, Internet, Pay TV, Media Streaming Subscriptions <i>(includes Mobile and Land Line Costs)</i>	\$
General Insurance <i>(Own Home, Own Contents, Own Vehicle, Cycle, Pet etc.)</i>	\$	Public / Private School Fees <i>(Pre-School, Primary, Secondary, Tertiary, Accommodation Costs etc.)</i>	\$	Recreation, Entertainment, Donations <i>(Sports & Gym Memberships, Donations, Tithing, Holidays, Movies, etc.)</i>	\$
Other Personal Insurances <i>(Medical, Life, Mortgage, Income Protection, etc.)</i>	\$	Medical and Health Expenses <i>(Doctor, Dental, Optical, Medicines etc.)</i>	\$	Investment Property Costs <i>(Rates, Utilities, Maintenance, Body Corp Fees etc.)</i>	\$
Other Loan Repayments <i>(Personal, Student, Car, Family, etc.)</i>	\$	Groceries <i>(Supermarket Items including Food, Alcohol, Tobacco, Toiletries etc.)</i>	\$	Investment Property Insurance <i>(Home Replacement, Chattels Insurance etc.)</i>	\$
Hire Purchase Repayments	\$	Vehicle Running Costs <i>(Fuel, Servicing, WOF, Registration, Boats, Caravans etc)</i>	\$	Any Other Regular Monthly Outgoings	\$
NZ Superannuation / Kiwi Saver <i>(amount that you contribute from your salary)</i>	\$	Transport Costs <i>(Monthly Bus, Train, Ferry, Parking / Tolls, Uber etc.)</i>	\$		
				Total Monthly Expenses	\$

3. Declaration

I/we certify that all information provided in connection with this request is true, correct and complete in every respect.

I/we authorise HSBC to make any reasonable inquiries it considers necessary to determine whether or not to approve a variation to my/our consumer credit contract (including completing a credit check and contacting my advisor verify the details provided).

I/we confirm that I/we have read and understood the Wealth and Personal Banking Terms and Conditions and the Wealth and Personal Banking Fees and Charges guide ("**Terms**"). I/we acknowledge and agree that the Terms (as amended from time to time) apply to all products and services provided by HSBC whether now or in the future.

I/we consent to HSBC, it's agents, authorised service providers and relevant third parties (including credit reporting agencies), collecting, using, storing and disclosing any personal data which I/we provide to HSBC from time to time in the course of our relationship and in connection with the products and/or services which I/we may apply for or request. Personal data will be collected, used, stored and disclosed for the purposes and upon the terms set out in the Privacy Act 2020, the Terms and HSBC's privacy and security policy (as amended from time to time) which may be found on HSBC's website, <https://www.hsbc.co.nz/privacy-statement/>.

Consent to electronic disclosure

I/we consent to HSBC:

- meeting HSBC's disclosure obligations to me/us under the Credit Contracts and Consumer Finance Act 2003; and
- sending me/us other notices and communications in relation to this facility/facilities, in electronic form and by electronic communication (if applicable). I/we agree that this may include:
- HSBC sending me/us an email, to the most recent email address I/we have provided to HSBC, that allows a disclosure statement and/or other information, including the terms of this facility/facilities and any related product or service, to be accessed from a website or by means of the internet by commonly used internet browsers (including, but not limited to, Internet Explorer, Chrome and Safari). I/we acknowledge that this may include HSBC sending me/us an email telling me/us that a disclosure statement and/or other information is attached to the email instead of sending that information by post. HSBC will inform me before HSBC stops sending disclosure statements and/or information in paper form. I/we agree that any electronic communication is treated as being received by me/us at the time it leaves HSBC's information system.
Please note that emails are transmitted over the internet which is an unsecure public domain. There is a risk that emails could become corrupted, may not be delivered to the correct email address or intercepted.

Applicant 1 _____ Applicant 2 _____

Date _____ Date _____