

# SIL Mutual Fund

## Significant Financial Hardship – Application Form



Please print in black or blue pen, in uppercase, one character per box and  all that apply.  
If you are having trouble completing this form, you can call us on **0800 405 845** or email us on **sil@mercer.com**

### Use the Significant Financial Hardship Guide to help you complete this application form

You must complete all steps and sections in this form, unless the form specifically directs you straight to another step or section further on.

If you do not complete all the required steps or sections, we will send the incomplete form back to you and it will not be submitted to the Trustee for its consideration.

#### Privacy statement

Information in this form and any requested documents are being collected to enable administration of this account. The Privacy Act entitles the account holder to access and to request correction of any personal information.

 Send your original application form and supporting documents to:  
Mercer (N.Z.) Limited, Freepost Authority Number 3629, PO Box 1849, Wellington 6140

If you are having trouble completing this form, you can call us on **0800 405 845** or email us on **sil@mercer.com**.

### How to avoid delays in the processing of your application

- Complete this application form in full
- Collect and send us all of the documents in the checklist below

### What do I need to send?

Send us the completed application form and all of the documents in the checklist below. We need the documents listed to determine your current financial position. The more information, the better.

 **NOTE:** If we need to ask you for more information, this may delay the processing of your application.

### Documents required:

- This fully completed application form
- Certified ID
- Evidence of your applications for assistance from other providers, including bank(s), WINZ and Inland Revenue
- Confirmation of the amounts you currently owe for living arrangements plus any ongoing future payments:
  - if you own your own home, a letter from your mortgage provider
  - if you rent or board, a certified letter from your landlord and a copy of your tenancy agreement
  - if you are looking for accommodation details on the amount required for bond, letting fees and any rent required in advance
- Proof of wages or salary:
  - if you're employed, your last two payslips
  - if you've recently been made redundant, your redundancy letter and final payslip
  - if you're self-employed, your most recent summary of earnings
- Bank statements for the last 90 days for all accounts in your and your partner's name – this includes individual, joint and business accounts
- Overdue bills – we need to be able to see the current outstanding balance and your regular ongoing minimum payments. These can include but are not limited to:
  - utility bills
  - store cards
  - credit cards
  - personal loans
  - car loans
  - finance or company loans

If applicable, you must also supply the following documents:

- two quotes for a car valued at \$5,000 or less and an explanation as to why the car is necessary
- two quotes from different companies for any necessary home modifications to meet special needs arising from a disability
- a medical report and quote or invoice for any necessary medical expenses



Membership number

### Step 3 – Payment amounts

Indicate payment amount (complete either section A or B):

**A Full amount**

OR

**B Partial withdrawal** \$

### Step 4 – Bank account information

Payments can be made to a New Zealand bank account in your name. Payments will not be made to business accounts, family trust accounts or accounts of another person.

I confirm that I have provided a printed bank statement.

Name of bank

Bank account number

<input type="text"/>									
Bank	Branch number	Account number					Suffix		

Branch address

Please provide proof of your bank account name and number by supplying any one of the following:

- a pre-coded deposit slip
- a copy of a cheque
- a copy of a bank statement
- an over-the-counter printed receipt with a teller's stamp
- an online bank account statement with the name of the bank in the header/footer

### Step 5 – Assets and liabilities

#### A. What is your total weekly household income?

In this section, you need to tell us about the money you and your household have coming in each week. The more information we have, the better we'll be able to assess your individual circumstances.

If we need to ask you for further information, this will delay the processing of your application.

**You:**

**Your partner:**

Salary/wages	\$	Salary/wages	\$
Commission	\$	Commission	\$
Self-employed income	\$	Self-employed income	\$
Pension/superannuation	\$	Pension/superannuation	\$
Benefit	\$	Benefit	\$
Child support	\$	Child support	\$
ACC	\$	ACC	\$
Rental/board income	\$	Rental/board income	\$
Interest/dividends	\$	Interest/dividends	\$
Other	\$	Other	\$
<b>Total for you</b>	<b>\$</b>	<b>Total for your partner</b>	<b>\$</b>

## B. What assets/savings do you have?

In this section, you need to tell us about the things you and your household own, and their current value.

**You:**

**Your partner:**

Family home	\$	Family home	\$
Investment property/ holiday home	\$	Investment property/ holiday home	\$
Household contents (value)	\$	Household contents (value)	\$
Vehicles incl. boats	\$	Vehicles incl. boats	\$
Bank accounts	\$	Bank accounts	\$
Shares	\$	Shares	\$
Term deposits	\$	Term deposits	\$
Superannuation	\$	Superannuation	\$
Other	\$	Other	\$
Life insurance policies*	\$	Life insurance policies*	\$
<b>Total for you</b>	<b>\$</b>	<b>Total for your partner</b>	<b>\$</b>

\* Some older life insurance policies can be cashed in, and so are classified as assets. If you're unsure, check with your provider.



Remember to include evidence of your income and most recent bank statements with your application. We'll also need to see that you've been to your bank, WINZ and Inland Revenue for assistance. Any information missing from your application will cause delays.

## C. What is your total weekly household expenditure?

In this section, you need to tell us about the money you and your household have going out each week. The more information we have, the better we'll be able to assess your circumstances. You'll need to provide evidence of all of the items you list below. The evidence you provide must be less than 30 days old.

If we need to ask you for further information, this will delay the processing of your application.

**Tell us how much you and your partner pay each week for:**

Mortgage/rent/board	\$	Credit card 1	\$
Land rates	\$	Credit card 2	\$
Water bill	\$	Credit card 3	\$
Electricity bill	\$	Store card 1	\$
Gas bill	\$	Store card 2	\$
Home maintenance	\$	Store card 3	\$
Phone bill	\$	Personal loan 1	\$
Internet bill	\$	Personal loan 2	\$
TV/Sky bill	\$	Personal loan 3	\$
Online subscriptions (movie/music/games)	\$	Personal loan 4	\$
Food/groceries	\$	Hire purchase payment 1	\$
Doctor/dentist/optician	\$	Hire purchase payment 2	\$
Pharmacy/medication	\$	Hire purchase payment 3	\$
House/contents insurance	\$	Finance company 1	\$
Life insurance	\$	Finance company 2	\$
Medical insurance	\$	Finance company 3	\$
Vehicle/boat insurance	\$	Bank overdraft 1	\$

Petrol/road user charges	\$	Bank overdraft 2	\$
Public transport	\$	Bank overdraft 3	\$
Taxi fares	\$	Other 1	\$
Registration/WOF	\$	Other 2	\$
Car maintenance	\$	Other 3	\$
AA membership	\$		\$
Children's education	\$		\$
Children's clothing	\$		\$
Child maintenance	\$		\$
Childcare	\$	<b>Total expenditure</b>	<b>\$</b>

#### D. What debts do you have (what do you owe)?

In this section, you need to tell us about the debts you and your household have.

How much you and your partner owe in total for:

Mortgage/rent/board	\$	Credit card 1	\$
Land rates	\$	Credit card 2	\$
Water bill	\$	Credit card 3	\$
Electricity bill	\$	Store card 1	\$
Gas bill	\$	Store card 2	\$
Home maintenance	\$	Store card 3	\$
Phone bill	\$	Personal loan 1	\$
Internet bill	\$	Personal loan 2	\$
TV/Sky bill	\$	Personal loan 3	\$
Food/groceries	\$	Hire purchase payment 1	\$
Doctor/dentist/optician	\$	Hire purchase payment 2	\$
Pharmacy/medication	\$	Hire purchase payment 3	\$
House/contents insurance	\$	Finance company 1	\$
Life insurance	\$	Finance company 2	\$
Medical insurance	\$	Finance company 3	\$
Vehicle/boat insurance	\$	Bank overdraft 1	\$
Petrol/road user charges	\$	Bank overdraft 2	\$
Car maintenance	\$	Bank overdraft 3	\$
AA membership	\$	Other 1	\$
Children's education	\$	Other 2	\$
Children's clothing	\$	Other 3	\$
Child maintenance	\$		\$
Childcare	\$	<b>Total debt</b>	<b>\$</b>



Remember to include evidence of your debts with your application. Any information missing from your application will cause delays.

## Step 6 – Supporting information

You must complete all sections in this step. Please tick  each section.

- A** Have you been made bankrupt?  Yes  No – Go to section B

Provide details of the bankruptcy and what date this occurred.

- B** Explain how your situation has changed recently:

- C** What other actions have you taken to improve your financial position?

- D** Does your partner or spouse have a KiwiSaver account?  Yes  No – Go to section E

If yes, have they applied for a withdrawal?

Yes  No – Go to section E

If yes, please provide details of the outcome including amount approved.

- E** How would you use this money?

- F** I have attached copies of the transactional statements for all my household bank accounts and credit cards for the last three months.

### Step 7 – Certified identity documents

Your withdrawal request must be submitted with one of the identification options set out below. We may have your identification documents on file, please contact us to confirm this. We may need to request new identification documents from you.

#### Option 1 – Electronic identity verification

Mercer as the Administration Manager has the ability to electronically verify your identity. Once we have received your withdrawal request, we will send you an SMS via our third party partner to biometrically verify your identity. To complete this method of verification, you must have a smartphone (with a front camera that is capable of taking a photo/video) and a current (not expired) version of one of the following:

**New Zealand Passport**

**OR**

**New Zealand Driver Licence**

If this method of identification is unsuccessful, you will be required to provide certified ID.

#### Option 2 – Certified copies of identity documents

Please provide a certified copy of your identity documents. Refer below for information on acceptable identity documents and who can certify them.

**Preferred identification method** – please select one of the following options:

- Option 1 – I would like the Administration Manager to electronically verify my identity
- Option 2 – I would like to provide the Administration Manager with certified copies of my identity documents

If you have selected Option 1, you do not need to provide certified ID now.

#### Provide a certified photocopy of current and valid documents.

If you selected Option 2 as your preferred way for us to verify your identity, please select one of the certified identification options below.

We are only able to accept original certified copies of certified ID (i.e. the copy that has been physically certified).

These documents must be posted to us - our postal address is Mercer (N.Z.) Limited, PO Box 1849, Wellington 6140, New Zealand.

If your name has changed, please provide evidence of your name change which links your previous and current names.

Mercer members who are supplying overseas identity documents must also provide proof of New Zealand residency.

#### **A** A certified photocopy of **ONE** of:

- A New Zealand or an overseas passport; or
- A New Zealand firearms licence; or
- A New Zealand Certificate of Identity\*; or
- A New Zealand refugee travel document; or
- An emergency travel document; or
- An overseas government national identity card (appropriate pages containing name, date of birth, photograph and signature)

#### **B** A certified photocopy of **ONE** of:

- A New Zealand or an overseas driver licence; or
- A Kiwi Access Card (previously known as 18+ Card)

#### **Plus**

#### A certified photocopy of **ONE** of:

- A New Zealand or an overseas birth certificate; or
- A New Zealand or an overseas citizenship certificate

#### **C** A certified photocopy of **ONE** of:

- A New Zealand or an overseas driver licence

#### **Plus**

#### A certified photocopy of **ONE** of:

- A (Super) Gold Card; or
- A Community Services Card; or
- A bank account or a credit card statement issued by a New Zealand registered bank in the 12 months preceding the date of the application; or
- A statement issued by Inland Revenue or another government agency in the 12 months preceding the date of the application

\* Please visit [passports.govt.nz](http://passports.govt.nz) to read more about this ID document.  
A Gold Card is NOT considered a type of a New Zealand Certificate of Identity.



I certify this to be a true copy of the original document and confirm it represents the identity of Joe Smith.

Name: **Jane Doe**

Occupation: **Justice of the Peace**

Date: **18/04/2024**

Signature:

### How to have your ID correctly certified

**Photocopy ID at 150%** so the details are legible.

Please do not send in your physical identity documents e.g. passport, driver licence, birth certificate etc.

**Please note:** Certification is valid for three months and must have been carried out within three months of this application. Your identity documents must be certified by one of the following people: Justice of the Peace, Registered Lawyer, Chartered Accountant, Registered Teacher, Registered Doctor, Police Officer, Notary Public, Registrar/Deputy Registrar. Please refer to the Confirmation of Identity Guide.

## Step 8 – Statutory declaration by the applicant

A statutory declaration is a written statement that allows a person to declare something to be true. You need to complete this document in front of an authorised person.

### Who can witness me making the declaration?

- Notary Public
- Justice of the Peace
- Barrister or Solicitor of the High Court
- Member of Parliament
- Any other persons authorised to take statutory declarations

Membership number

I, , of   
(Full name of person making the declaration) (Address)

(Address) (Occupation)

**Do solemnly and sincerely declare the information provided by me in this form is true and correct and I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Act 1957.**

Signature of member

Declared at  this  day of  20   
(Location) (Day) (Month) (Year)

Before me (please print full name)   
Full name of person authorised to take statutory declarations

Address

Occupation

Signature

 **Please return your completed form to:** Mercer (N.Z.) Limited, Freepost Authority Number 3629, PO Box 1849, Wellington 6140.  
Alternatively, you can email your fully completed application form to [sil@mercerc.com](mailto:sil@mercerc.com).