

## No asset procedure lifecycle

### Note

This is indicative only – your actual NAP may differ slightly depending on your circumstances and conduct.

**Apply for No Asset Procedure**

**You may not incur credit of \$NZ100 or more**



**Await decision of Official Assignee**



**Entry advertised and added to register**

**You may not incur credit of \$NZ1000 or more**



**Abide by restrictions**



**Co-operate with Official Assignee**

**Notify change of circumstances**



**Discharge after 12 months**