



## Debtor's application for No Asset Procedure

### Important information

The No Asset Procedure (NAP) is an alternative to filing a debtor's petition for Bankruptcy. The Insolvency Act 2006 specifies eligibility criteria that must be met. Should you decide to submit your application it will be carefully considered by the Official Assignee and may or may not be accepted. You will be notified as soon as a decision has been made, which is expected to be within 48 hours of receipt of the completed application.

Whilst the normal term of a NAP is 12 months, you may contact the Official Assignee and request that the NAP be terminated during that period if your circumstances change and you can repay something towards your debts. The Official Assignee may also terminate the NAP, for example if it is considered that you have concealed information.

During the course of the NAP you have a duty to assist the Official Assignee, and to notify the Official Assignee of any change in your circumstances. There will also be a restriction on your ability to incur credit during the period of the NAP. If you require further information before making the decision to submit your application, you can access the Information Library on our website ([www.insolvency.govt.nz](http://www.insolvency.govt.nz)) or save the application and contact a budget advisor, solicitor or accountant for advice.

Please post your completed application form to:

Insolvency and Trustee Service  
Private Bag 4714  
Christchurch 8140

**If you choose to submit your application then any decision by the Official Assignee to accept your application will be legally binding on you. Prior to this decision being made you may choose to phone our Contact Centre on 0508 467658 to withdraw your application.**

# Debtor's application for No Asset Procedure

Pursuant to section 362(1) Insolvency Act 2006

## 1. Applicant Details

Last name:

First name(s):

Preferred Title:  Mr  Mrs  Ms  Miss  Other:

Date of birth:  /  /

Full residential address: Street number and name:

Suburb:

City:  Postcode:

Country:

Email address:

Daytime phone number:

Mobile phone number:

Occupation:

**I am unable to pay my debts. I confirm to the best of my knowledge no creditor has filed an application with the court for my bankruptcy and nor have I previously been adjudged bankrupt or subject to a No Asset Procedure.**

**I request that I be admitted to the No Asset Procedure. I acknowledge that the decision by the Official Assignee to accept this application will be legally binding on me and that I will be subject to the provisions of the Insolvency Act 2006.**

Signature: .....

Date:  /  /



1j. What is your email address? \_\_\_\_\_

1k. How do you want us to contact you?  Use my email  Use my street address (where I live)  
 Use this postal address: \_\_\_\_\_

1l. Home telephone:   Area Number      1m. Mobile telephone:   Area or network Number

1n. Work telephone:   Area Number

**Employment**

2a. What is your current occupation, trade or profession? \_\_\_\_\_  
 (If you are not currently employed, what was your last occupation?)

- 2b. Select the option that best describes your current employment status:
- Currently employed
  - Currently employed and receiving income support
  - Retired
  - Student
  - Unpaid family worker
  - Unemployed – no benefit
  - Sickness benefit/ACC
  - Unemployed – with benefits
  - Trading – on own account
  - Trading – as a Limited Liability Company
  - Trading – in Partnership
  - Other (please specify)

3. Do you currently have, or have you in the last 5 years used a lawyer, accountant or a professional adviser (eg valuer, engineer, financial adviser)?  
 No  Yes (If yes, please give details)

Name of individual & business	Address or email	Phone number
_____	_____	_____
_____	_____	_____

**Passport**

4. Do you have a current passport?  
 No  Yes (If yes, please give details)

Name as shown in passport	Country of issue	Date of issue	Expiry date	Passport number
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**Income**

Income (the amount you get from your employment, benefit or pension, as well as any interest or dividends).  
 Please provide details of all the income you receive. If you receive more than one type list them all, including any child support, accommodation supplement, etc.  
 For example – if you get \$40,000 per year in wages plus an accommodation supplement of \$8,000 plus a disability allowance of \$5,000 – your total yearly income is \$53,000.

Type of income:	Who do you receive it from:	Your Gross annual income (before tax)
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Please provide details of **all the income you receive**. If your income is from wages or salary it would assist us to deal with your insolvency quicker if you include a recent payslip or a letter from your employer confirming your income.

Every debtor must complete a budget that lists their income and expenses, even if there is no surplus. Please fill out the budget below to clearly show your weekly costs and earnings.

If you are flatting or boarding please complete the budget for your income only, as well as your share of the household expenses and all other costs.

OR, if you are living with a spouse/partner/family then please include all the income sources for your **household**, including your partner's earnings, and any child support or benefits received.

FOR BANKRUPTS - the Official Assignee will consider whether you are in a position to pay contributions towards your debts during the period of your bankruptcy.

6a. These expenses are joint with my spouse/partner/family:

No  Yes

Number of adults this budget covers: \_\_\_\_\_

Number of children this budget covers: \_\_\_\_\_

**Income:**

My weekly income (before tax & other deductions) (A)	\$
<b>Deductions:</b>	
PAYE / Tax	\$
Child support	\$
KiwiSaver	\$
Student loan*	\$
Other – explain here:	\$
<b>Total deductions (B)</b>	\$
<b>My weekly take home pay (C), (A minus B)</b>	\$
My partner's weekly take home pay (D)	\$
Other income – explain here (E):	\$
<b>Total household income after deductions (F): (C+D+E)</b>	\$

**Costs/payments:**

Rent / mortgage payment	\$
Power / phone / gas	\$
Home insurance / rates	\$
Food / groceries	\$
Car payments	\$
Car insurance / maintenance	\$
Petrol	\$
Public transport / parking	\$
School fees and costs	\$
Doctor / dentist	\$
Medicines / prescriptions	\$
Clothes / shoes	\$
Other – explain in 6b. below	\$
<b>Total amount of weekly costs/payments:</b>	\$

\* (Only include this if applying for No Asset Procedure as you will have to keep paying it. Do not include this if applying for Bankruptcy.)

**Include repayments on your mortgage, car or hire purchase in your budget, as you must continue to make these payments if you wish to keep the item. Also include any fines or reparation you owe.**

**Do not include general repayments of money you owe, as payments to your unsecured creditors must stop on the date that your application is accepted.**

6b. (OPTIONAL) If there is a reason why your expenses are higher than they would be for an average person (eg if you have a health problem and your medical costs are high) please explain here. You may be asked to provide proof of this. This can then be considered when determining whether you are required to make regular payments towards your bankruptcy creditors.

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

7a. Are you currently involved in any court cases?  No  Yes (If yes, please give details)  
(Don't include criminal cases)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

7b. In which court is the case being heard?

High Court/District Court/Family Court

Please provide a copy of the statement of claim

- 7c. If it relates to money owed by you, how much is being claimed? \$ \_\_\_\_\_
- 7d. If it relates to money owed to you, how much are you claiming? \$ \_\_\_\_\_
- 7e. Name of the other person/organisation? \_\_\_\_\_
- 7f. Name of the other party's solicitor? \_\_\_\_\_
- 7g. Do you have any claims against any person or organisation that could result in money being owed to you? If yes, please give details  
 No  Yes  
 \_\_\_\_\_  
 \_\_\_\_\_
- 8. Have you lost more than NZ\$5,000 betting or gambling in the past 12 months? If yes – how much was lost?  
 No  Yes  
 \$ \_\_\_\_\_
- 9. In the past three years have any of your possessions or property been seized (by a court bailiff or landlord) or have you given anything away? If yes give details of what was seized, by whom, and when.  
 No  Yes  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- 10. Has any person or organisation left any possessions or property (including money) in your care? If yes give details of what was left and who it belongs to, so we don't include it.  
 No  Yes  
 \_\_\_\_\_  
 \_\_\_\_\_
- 11. In the past 3 years have you paid \$1,000 or more (on top of your normal repayments) to any creditor as a result of pressure for payment? Or given them any assets? Include creditors of your business. If yes give details of who you paid, how much you paid, and when.  
 No  Yes  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- 12. Have you raised any loans (eg mortgage, personal loan) using any of your possessions or property as security in the past 12 months? If yes give details of how the money was raised, who lent it, and over what property.  
 No  Yes  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**PART B YOUR ASSETS (WHAT YOU OWN)**

Please only list assets that you own yourself or together with another person. **Do not include business, partnership or company assets.** These will be listed in the business questions.

- 13a. Do you have any bank accounts, or have you closed any bank accounts in the past 5 years? Please list them here. Include any building society or credit union accounts, overseas accounts, TAB accounts, One Smart, etc.  
 No  Yes

Bank/Building Society Name:	Account Name	Joint with?	Account Number	Balance
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

- 13b. If any of the accounts are held jointly, what is your relationship to the co-owner:  
 \_\_\_\_\_

**Tax Refunds**

14a. Are you owed any tax refunds?  No  Yes

14b. Amount owing to you: \$ \_\_\_\_\_

PART B

14c. Do you have a Cryptocurrency account?  No  Yes

What type of currency?	Estimated value	Do you hold the Key?	Who holds the Key?
_____	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes	_____
_____	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes	_____

**Money Owed to You**

15. Does anyone owe you any money? Include money owed by friends and family, for unpaid wages, etc.  No  Yes (If yes, please give details)

Name of person who owes you	Date of debt	Original amount owed	Amount currently owing
_____	_____	\$ _____	\$ _____

Address :

Email:

**Real Estate**

16a. Do you own or are you buying any land or buildings, including Māori land?  No  Yes (If yes, please give details below)

16b. Address of property: \_\_\_\_\_

16c. What type of property is it?  Residential  Farm  Commercial  Other (give details) \_\_\_\_\_

16d. Is the property jointly owned?  No  Yes If yes, who is the co-owner? \_\_\_\_\_

16e. Estimated market value: \$ \_\_\_\_\_

16f. Are there mortgages on this property?  No  Yes (If yes, please give details)

	Loan 1	Loan 2
Name of mortgagee	_____	_____
Amount owing:	\$ _____	\$ _____

16g. Is the property insured?  No  Yes (If yes, please give details)

Name & contact details of insurer or broker: \_\_\_\_\_

Insurance policy number: \_\_\_\_\_

16h. Is the property rented out?  No  Yes (If yes, please give details)

Weekly rental: \$ \_\_\_\_\_

Who is rent paid to? \_\_\_\_\_

Account name: \_\_\_\_\_

Account number: \_\_\_\_\_

16i. Is the property on the market?  No  Yes (If yes, please give details)

Name & contact details of real estate agent, and name of firm. \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

16j. Is it Māori land?

No  Yes (If yes, please give details)

Do you receive rental income? \_\_\_\_\_

How much do you get? \$ \_\_\_\_\_

Who from? \_\_\_\_\_

What are the name & contact details of the Māori trustee? \_\_\_\_\_  
 \_\_\_\_\_

**Deceased Estates**

17. In the last 3 years have you been left any money or assets by anyone who has died or are you entitled to any money or assets from a deceased estate?

No  Yes (If yes, please give details)

	Deceased estate 1	Deceased estate 2
Name of deceased:	_____	_____
Relationship to you:	_____	_____
Estimated value of your interest:	\$ _____	\$ _____
Name and contact details of the person or organisation administering the estate:	_____	_____

**Motor Vehicles / Transportation**

18a. Do you own any vehicles eg car, motorcycle, truck, caravan, trailer or boat?

No  Yes (If yes, please give details)

	Vehicle 1	Vehicle 2	Vehicle 3
18b. Type of vehicle eg car, boat	_____	_____	_____
18c. Registration number	_____	_____	_____
18d. Year, make and model	_____	_____	_____
18e. Name of owner	_____	_____	_____
18f. Estimated resale value	_____	_____	_____
18g. Name of joint owner (if any)	_____	_____	_____
18h. Mileage (odometer reading)	_____	_____	_____
18i. Is vehicle under finance or security for a loan?	_____	_____	_____
18j. Name of person or organisation who has provided finance	_____	_____	_____
18k. Amount owing	\$ _____	\$ _____	\$ _____

**Other Assets**

19. Do you own any shares or investments either in New Zealand or overseas? Eg government bonds, bonus bonds, unit trust investments, public company shares, etc.

No  Yes (If yes, please give details)

Name of company	How many shares/ investments?	Location of share certificate, investment or FIN number	Approximate value
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____



20. Do you own any life insurance policies?

No  Yes (If yes, please give details)

Name of life insured	Policy number	Name of insurance company	Date paid up to
_____	_____	_____	_____
_____	_____	_____	_____

21a. Do you have any superannuation funds (including KiwiSaver) either in New Zealand or overseas?

No  Yes

21b. Please provide details of each of the superannuation or KiwiSaver schemes that you have. The total of your funds must include both employer and government contributions.

Name of fund provider	Address of fund holder/ fund manager	Policy number	Date commenced contribution	Total in fund
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

21c. Have you made any lump sum contributions to the funds listed above in the past 5 years?

No  Yes (If yes, please give details)

Amount(s): \$ \_\_\_\_\_ Date(s): \_\_\_\_\_

22a. Please list all other things you own personally **over the value of \$3,000** (use the total value of items that are part of a set eg golf clubs). Examples of assets or items of value may be jewellery, cameras, artworks, antiques, copyright or intellectual property, livestock, racehorses, pedigree animals. Include items that are in storage.

Do not include general household furniture. Do not include items on hire purchase – enter this information in question 26.

Please note that if you become bankrupt the Official Assignee may give you permission to keep personal belongings, household effects, and tools of trade.

Description of asset	Location of asset	Approximate age	Estimated resale value	Jointly owned
_____	_____	_____	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	_____	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	_____	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes
_____	_____	_____	\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes

22b. (OPTIONAL) If any of the assets listed above are owned together with another person, please provide their contact details here. This will help us to deal with your insolvency without having to contact you for more information:

Name	Address or email	Postcode
_____	_____	_____

Phone number:    
Area Number

**Sale, Transfer or Gift of Assets in the Last 5 Years**

23. In the past 5 years have you sold, transferred or given away any assets worth more than \$5,000?  
Eg property, motor vehicles, livestock, stock, cash etc.

No  Yes (If yes, please give details)

What did you sell, transfer or give away?	Name and contact details of who received the asset or gift	Date transferred?	What was it worth?	How much was it sold for?	How much did you receive?
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____	\$ _____

24. Have you signed any formal property sharing agreement with your spouse/partner/any other person in the past 5 years? Eg a relationship property agreement or pre-nuptial agreement?

No  Yes (If yes, please give details)

Name of other party: \_\_\_\_\_

Contact details: \_\_\_\_\_

Who holds a copy of the agreement? \_\_\_\_\_

Details of any assets and liabilities included in any property sharing agreement \_\_\_\_\_

please include a copy if you have one.

**PART C YOUR DEBTS (WHAT YOU OWE)**

**Personal Creditors (If there is not enough space to list all your debts, please add them on a separate page).**

25a. Are any of your personal debts in joint names?  No  Yes

25b. (OPTIONAL) What is their relationship to you? \_\_\_\_\_

25c. Please provide their contact details:

Name	Address or email	Postcode	Phone number
_____	_____	_____	_____

**Secured Debts**

26. Is there any person/organisation that could repossess and sell something of yours if you fall behind with your payments eg hire purchase over a television. Do not include mortgages or agreements over motor vehicles – you should have already listed them in Questions 16 or 18.

No  Yes

Creditor's name	Creditor's email address if known, or postal address	Description of item	Estimated current value	Amount owed
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
_____	_____	_____	\$ _____	\$ _____
<b>Total amount of secured debt:</b>				\$ _____

**Unsecured Debts** (People/organisations you owe money to that have no right to repossess anything of yours if you do not pay them)

27. Please provide details of debts you owe to the government eg Inland Revenue, Ministry of Justice, etc.

		<b>Amount owed:</b>
27a.	Do you pay child support? <input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
27b.	Do you owe any court fines? <input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
27c.	Do you have any Criminal Reparation Orders? (see back page for explanation) <input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
27d.	Do you owe any money to WINZ? <input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
27e.	Do you have a student loan? <input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
27f.	Do you owe any other money to the Inland Revenue Department? <input type="checkbox"/> No <input type="checkbox"/> Yes	\$ _____
27g.	<b>Total amount owed to government departments:</b>	<b>\$ _____</b>

27h. **Maintenance Orders**

A maintenance order is an order made by the court under the Family Proceedings Act 1980.

Do you currently pay any money under a maintenance order?

No  Yes

Who do you owe?

First name	Last name	Street address	Phone number	Email
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

Are you behind on your payments?

No  Yes

Amount owed (arrears) \$ \_\_\_\_\_

Please include a copy of the maintenance order if you have one.





33q. Email address of business \_\_\_\_\_

33r. Website address of business \_\_\_\_\_

33s. What is the GST number for the business? \_\_\_\_\_

33t. Who completed the business records?  
(Eg wage books, cashbooks, stock records).  
Give name, phone and email. \_\_\_\_\_

33u. Who currently holds the business records?  
Give name, phone and email address if not the  
same person who completed them. \_\_\_\_\_

33v. Were annual financial statements completed?  
If yes – who completed them, and give phone  
and email address. \_\_\_\_\_

33w. Solicitor for business (name and contact details) \_\_\_\_\_

33x. Accountant for business  
(name and contact details) \_\_\_\_\_

**Assets**

34. Are there any contracts requiring completion?  No  Yes  
If you answered yes please provide details of the contracts  
that require completion by including them with this form.  
\_\_\_\_\_  
\_\_\_\_\_

35. In the past 3 years have you sold, transferred  
or given away any business assets?  No  Yes  
If yes, please give details.

Type of asset	Date sold	Name of purchaser	Amount received
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

36. Are there any business assets that haven't  
been sold?  No  Yes  
If you answered yes, please provide details of all business assets  
held, including motor vehicles, vouchers, cash, consumables etc.

Type of asset	Details	Location of asset	Resale value
Stock	_____	_____	\$ _____
Plant and equipment	_____	_____	\$ _____
Fixtures and fittings	_____	_____	\$ _____
Licenses	_____	_____	\$ _____
Incomplete contracts	_____	_____	\$ _____
Motor vehicles	_____	_____	\$ _____
Bank accounts	_____	_____	\$ _____
Book debts	_____	_____	\$ _____
Other (please describe)	_____	_____	\$ _____

**PART E TRUSTS**

37a. Are you currently or have you been involved with any trust in the past 5 years?

No  Yes (If yes, please give details)

	Trust 1	Trust 2
37b. Name of trust	_____	_____
37c. What is your involvement in the trust?(select all that apply)	<input type="checkbox"/> Trustee <input type="checkbox"/> Settlor <input type="checkbox"/> Beneficiary	<input type="checkbox"/> Trustee <input type="checkbox"/> Settlor <input type="checkbox"/> Beneficiary
37d. Have you transferred any personal assets or money to the trust in the past 5 years?	<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please give details below	<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please give details below
37e. List the assets or money transferred	_____ _____	_____ _____
37f. When did you make the transfer?	_____	_____
37g. Estimate the value at the time of the transfer	\$ _____	\$ _____
37h. Do you owe the trust any money?	<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please give details below	<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please give details below
37i. How much do you owe?	\$ _____	\$ _____
37j. Why do you owe the money?	_____	_____
37k. Have you been paid any money from this trust in the past 5 years?	<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please give details below	<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please give details below
37l. How much?	\$ _____	\$ _____
37m. When did you receive the money?	_____	_____
37n. Does the trust owe you any money?	<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please give details below	<input type="checkbox"/> No <input type="checkbox"/> Yes If yes, please give details below
37o. How much?	\$ _____	\$ _____
37p. Why does the trust owe you money?	_____	_____

38. **Total amount you owe:**

**You cannot apply for a NAP if you owe more than \$50,000 in total.** You may apply for a Debt Repayment Order if your unsecured debt is less than \$50,000. Or you can apply for bankruptcy.

Total amount of court action – Q7c	\$ _____
Total amount of mortgages – Q16f	\$ _____
Total amount of secured vehicle loans – Q18k	\$ _____
Total amount of hire purchases / secured debts – Q26	\$ _____
Total amount of government debts – Q27g	\$ _____
Total amount of maintenance orders - Q27h	\$ _____
Total amount of credit card debts – Q28	\$ _____
Total amount of other debts – Q29	\$ _____
Total amount of business partnership debts – Q32	\$ _____
Total amount owed to trusts – Q37i	\$ _____
<b>TOTAL OF PERSONAL DEBTS:</b>	<b>\$ _____</b>

Any personal information collected is for the purpose of administering the Bankruptcy, No Asset Procedure or Debt Repayment Order in accordance with the Insolvency Act 2006. The information will be used and retained by the Official Assignee and will be released to other parties only with your authorisation or in compliance with the Official Information Act 1982, the Privacy Act 1993 or the Insolvency Act 2006. You are obliged to provide this information under the Insolvency Act 2006 and it is an offence to make a false statement under section 440 of the Insolvency Act 2006. You may have access to and request correction of any of your personal information.

**I hereby declare that the information I have provided in this Statement of Affairs, including any supporting documents, provides a true and full representation of my financial affairs.**

Full name: \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

#### Contact Person (optional):

I authorise the Insolvency and Trustee Service to contact \_\_\_\_\_ if you have any questions about the answers that I have given in this form.

Their contact phone number is: \_\_\_\_\_

Their email address is: \_\_\_\_\_

Their relationship to me: \_\_\_\_\_

#### Checklist

- Have you answered every question?**  
If the Statement of Affairs is not complete then it may cause processing delays or your application may be rejected.
- Have you signed and dated this document?**  
Note – you cannot have a third party sign this document on your behalf even if they hold a power of attorney.
- If you are applying for the No Asset Procedure, Debt Repayment Order or a Debtor's Petition for Bankruptcy, have you also attached the relevant application form?**  
(You can find this form on the website [www.insolvency.govt.nz](http://www.insolvency.govt.nz) in the Forms section)
- Have you included supporting documents such as a recent payslip?**  
If you haven't, it may cause processing delays or your application may be rejected.

If you need help completing this form please call our Service Centre Freephone New Zealand 0508 467 658 or from Australia 1800 446 764.

## PART F ADDITIONAL INFORMATION

The questions on these pages do not form part of the Statement of Affairs, but will help us to deal with your insolvency without having to contact you again for information.

The last two questions in this section give us statistics so that we can see who our clients are and this helps us to do things better.

#### Alternative Contacts

39. Enter the contact details of a relative or person who does not live with you. This provides an alternative option in case the contact details you provide become out of date for any reason.

Name	Address or email	Phone number	What is their relationship to you?
_____	_____	<input type="text"/> Area or network	<input type="text"/> Number

40. Do you use a borrowed vehicle or work vehicle?  No  Yes (If yes, please give details)

- 41a. Have you ever been in a Debt Repayment Order, No Asset Procedure or Bankruptcy before?

No  Yes

- 41b. Which type was it?  Debt Repayment Order  No Asset Procedure  Bankruptcy

- 41c. In what year and in which country? \_\_\_\_\_



41d. What was your full name at the time? \_\_\_\_\_

**Ethnicity**

42. Tick as many boxes as you need to show which ethnic group(s) you belong to:

NZ European or Pakeha       Asian (specify) \_\_\_\_\_

NZ Māori       Pacific Peoples (specify) \_\_\_\_\_

Australian       European (specify) \_\_\_\_\_

Other (specify) \_\_\_\_\_

43a. What do you believe is the cause of your financial situation? Select all that apply.

Being sued (for something other than unpaid debts)       Relationship breakdown

Business failure due to external factors eg industry downturn       Failure to pay taxes

Business failure due to internal factors eg lack of working capital       Too much use of credit

Unemployment or loss of income       Ill health

Gambling, speculation or extravagant living       Unusual event (flood, drought, earthquake)

Debts due to guarantees       Impact of Coronavirus (COVID-19)

43b. Do you have any further comments on the cause(s) of your financial situation?       No     Yes (If yes, please give details)       Other – please specify \_\_\_\_\_

**Trading as a Limited Liability Company**

(Only complete these questions if you answered Yes to question 31)

44. If you are currently or in the last 3 years have been a director or in a management role with a Limited Liability Company then please answer the following questions. Do not include businesses you have run as a sole trader or business partnership – answer those at question 33.

	Company 1	Company 2
44a. Company name	_____	_____
44b. Trading name (if any)	_____	_____
44c. Nature of company	_____	_____
44d. Date company started trading	_____	_____
44e. Date company ceased trading	_____	_____
44f. Is the company a trustee of a trust?	_____	_____
44g. Does the company owe you money?	_____	_____
44h. Do you owe the company money?	_____	_____
44i. Name and contact details of the landlord of the company's premises	_____	_____
44j. Name and contact details of the company's accountant	_____	_____
44k. Name and contact details of the company's solicitor	_____	_____
44l. Physical address of company	_____	_____

44m. Postal address of company \_\_\_\_\_

44n. Telephone number \_\_\_\_\_

44o. Email address of company \_\_\_\_\_

44p. Website address of company \_\_\_\_\_

44q. What is the company's NZBN?  
(NZ Business Number) \_\_\_\_\_

44r. Were annual financial statements completed?  
If yes – who completed the last set and when?  
Please give their phone and email address. \_\_\_\_\_

45. Please provide details of all remaining company assets

Type of asset	Details	Location of asset	Resale value
Stock	_____	_____	\$ _____
Plant and equipment	_____	_____	\$ _____
Fixtures and fittings	_____	_____	\$ _____
Licenses	_____	_____	\$ _____
Incomplete contracts	_____	_____	\$ _____
Motor vehicles	_____	_____	\$ _____
Bank accounts	_____	_____	\$ _____
Book debts	_____	_____	\$ _____
Other (please describe)	_____	_____	\$ _____

If there are contracts requiring completion, please provide details by including them with this application.

No  Yes (If yes, please give details)

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## GLOSSARY OUR WORDS AND THEIR MEANINGS

<b>Asset</b>	something that you own or have control over.
<b>Business partnership debt</b>	money that is owed by a business run as a partnership.
<b>Creditor</b>	a person or business who you owe money to in New Zealand or overseas.
<b>Debt</b>	money that is owed by you to a person or a business in New Zealand or overseas (including to your family or friends).
<b>Income</b>	<p>the amount you get from your employment, benefit or pension, as well as any interest or dividends.</p> <p>For example – if you get \$40,000 per year in wages plus an accommodation supplement of \$8,000 plus a disability allowance of \$5,000 – your total yearly income is \$53,000.</p> <ul style="list-style-type: none"> <li>› Net/nett income means the amount after tax is taken out but before other deductions are taken eg student loan payments, child support, fines, etc.</li> </ul>
<b>Insolvency</b>	<p>if you can't pay the money you owe when it is due to be repaid.</p> <ul style="list-style-type: none"> <li>› Formal insolvency procedure – Bankruptcy, No Asset Procedure or Debt Repayment Order.</li> </ul>
<b>Personal guarantee</b>	where you have promised to pay a debt for someone else if they can't pay eg a company, relative or friend.
<b>Property</b>	<p>this includes everything you own – like land, money, physical things, investments, and money owed to you. The full legal explanation is:</p> <ul style="list-style-type: none"> <li>› Property means land, money, goods, chose in action, goodwill, and every valuable thing, whether real or personal, and whether situated in New Zealand or elsewhere, and includes obligations, easements, and every description of estate, interest, and profit, present or future, vested or contingent, arising out of or incident to property.</li> </ul>
<b>Reparation Order</b>	payments you have been ordered by a Judge to make as compensation. In a criminal court case, when an offender is sentenced, a Judge can make an order for payments to the victim as compensation. If your application is accepted you must continue to make any reparation payments that have been ordered.
<b>Secured creditor</b>	<p>a person or business you owe money to who can legally repossess and sell something you have control over if you fall behind with your payments. Eg a mortgage over your house, hire purchase over your car or television.</p> <ul style="list-style-type: none"> <li>› Secured debt is the amount you owe to this person.</li> </ul>
<b>Unsecured creditor</b>	<p>a person or business you owe money to that doesn't have the right to repossess any goods or property you own if you do not pay them.</p> <ul style="list-style-type: none"> <li>› Unsecured debt is the amount you owe to this person.</li> </ul>