



**Max International College For Fitness Professionals Limited
(Trading as and hereinafter referred to as Go2 Finance)**

Financial Hardship (Varying your Loan Arrangement)

Go2 Finance recognises that individuals circumstances change and genuine cases of hardship can arise.

Go2 Finance will recognise any genuine hardship by seeking to restructure any student loan arrangement to achieve a mutually beneficial outcome.

Should these circumstances apply to you and you would like Go2 Finance to consider a proposal to assist you with such hardship please provide us with the following:

- . Background to the change in your financial position
- . Supporting information evidencing this change
- . A new statement of Income and Expenditure and Assets and Liabilities
- . A specific proposal for us to consider

Go2 Finance will review your request and will respond to you formally within 10 business days either by phone or in writing/email. This response will either:

1. Approve the request or propose an alternative solution
2. Seek further information to allow the request to be evaluated further
3. Decline the request with detailed reasons provided

In the event of 1 above, Go2 Finance will proceed to complete a Loan variation for signing by you.

In the event of 2 above, Go2 Finance will:

- . Follow up the additional information sought within 5 days, and
- . Review the information when received and provide a formal response by phone and or email within a further 10 business days

In the event of 3 above, you will be entitled to refer the matter to the Financial Dispute Resolution Scheme in New Zealand. They are able to be engaged to assist in resolving any dispute.

All "Hardship" requests are presented to the Managing Director for his review and decision.

**Stephen Barry
Managing Director**