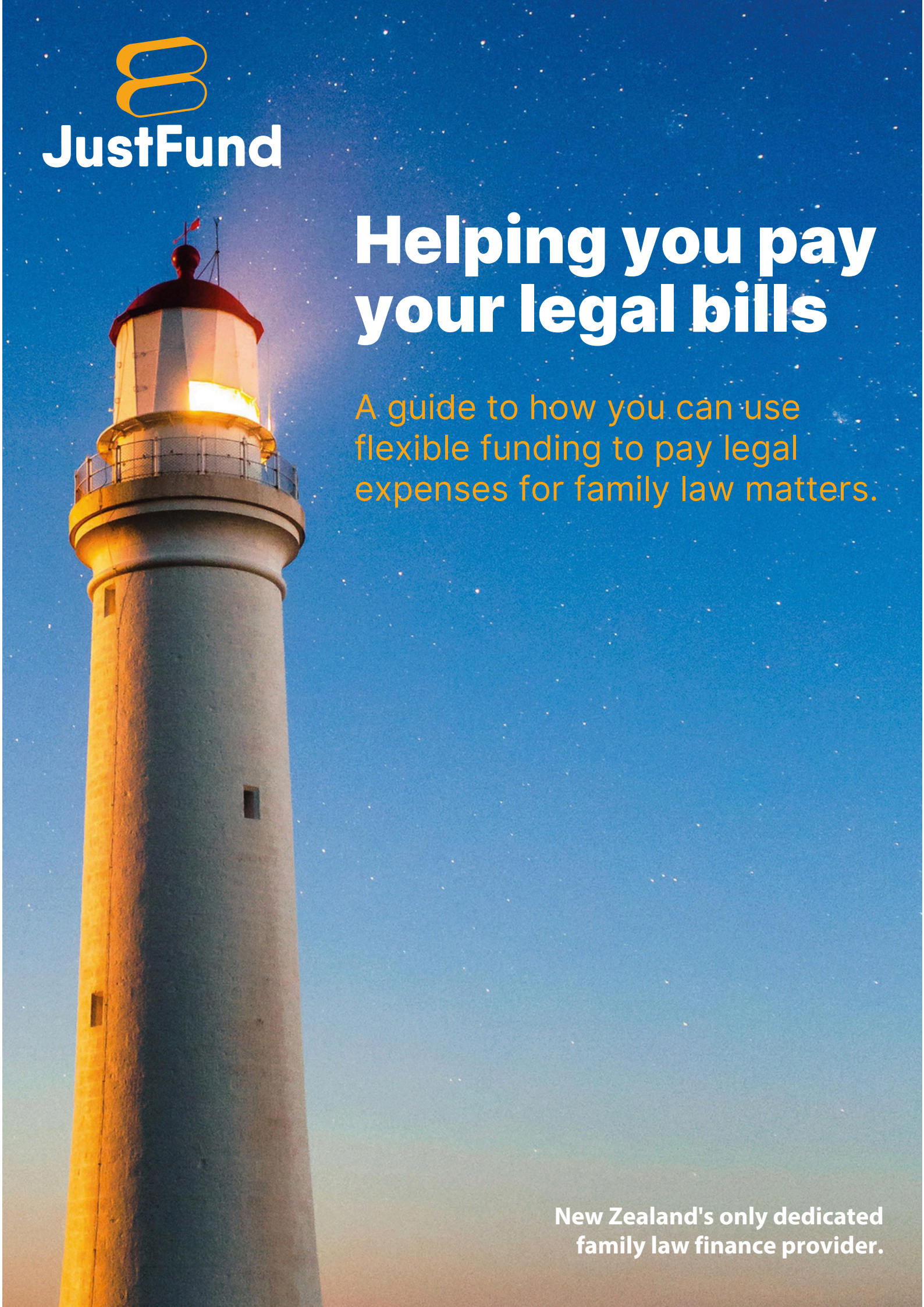
JustFund



Helping you pay your legal bills

A guide to how you can use flexible funding to pay legal expenses for family law matters.

New Zealand's only dedicated family law finance provider.

Advocating for Equality and Dignity

We believe that being a lender is about so much more than just providing money - it's about enabling our clients to embrace a better tomorrow by providing the dignity and funds they deserve today, and at a time when many are at their most vulnerable.

"JustFund was the only reason I was able to get to the end of my divorce settlement with the legal cover I needed. Their fees are more than acceptable. I highly recommend JustFund both for their financial assistance and customer relations."

Kathy

"JustFund is very easy to deal with and has a quick application process. This type of funding in these situations is great, since it keeps your legal matter moving forward and takes the financial burden off day to day living."

Andy

"JustFund was understanding and helpful when I was at a very vulnerable time in my life. The application process was easy and with the funding I received I was able to participate in mediation and achieve a favourable outcome. I would highly recommend JustFund."

Anita



Our mission

Is to level the playing field and empower fairer financial outcomes.

JustFund helps individuals who seek to engage an experienced family lawyer but are struggling to afford legal fees and disbursements.

We provide an **affordable** and **flexible** line of credit to help ease the stressful process of separation and ensure a fairer financial outcome of your matter.

JustFund is here to help

- We are focused on increasing access to legal support and empowering clients with financial options for paying their legal fees.
- We support clients to unlock access to property assets.
- We partner with leading family lawyers who are accredited with JustFund.

Financial assistance with a difference.

We offer a flexible line of credit to cover legal expenses and disbursements during your separation. You can apply at any stage of the settlement process.

Unlike traditional lenders, we focus on your unique circumstances and legal entitlement. Not just metrics like income, employment history and credit score.

- **Easy application**: It typically takes 10-25 mins to apply, is free to do so and there's never any obligation to proceed.
- **Repay when it's all over:** No fees are repayable until you finalise your property settlement as part of your separation.
- **Pay only for what you use:** If your matter resolves quickly and costs less, you only pay interest on the total amount of funds used.
- **You're in control:** We pay legal bills and associated expenses only with your express approval.
- **Get the advice you need:** Engage quality family lawyers and advisors to achieve the best and fairest outcome possible.

Frequently Asked Questions

When should I apply?

You can **apply at any stage** in your separation process, including at the very outset. You can also apply if you have unpaid legal bills and would like to access funds to support their payment.

How can I apply?

Our online application can be found at https://www.justfund.co.nz/**apply-now**.

What family law matters are eligible?

JustFund will provide a line of credit to individuals negotiating a property split as part of their separation. This can include parenting matters if it is connected to, or being run alongside, a property split.

How is eligibility assessed?

To understand if you are eligible, we independently assess the circumstances of your separation and your legal entitlement under the Property (Relationships) Act 1976. Based on this assessment, we then consider whether the amount of funding required to resolve your matter is consistent with our eligibility criteria.

What expenses can I use a JustFund line of credit for?

The line of credit can be used to pay invoices submitted by a law firm, covering solicitor's time as well as disbursements such as expert, counsel and court fees. We only pay invoices that are expressly approved by the borrower. In certain circumstances, JustFund can provide funding for personal expenses.

Is there a minimum and maximum funding amount?

$5,000 minimum. No maximum.

Do you take security?

We're different from most lenders because taking security isn't always a requirement. Instead, we assess security requirements on a case-by-case basis. That means our funding can still be provided if clients are not on a property title. However, in many cases it may be necessary to take security over property where a client is registered on the title.

How does it work?

Application
Apply online at www.justfund.co.nz, or call us on 09 918 9155 to see how we can help.

Assessment
2.

After receiving all information, eligibility is determined typically within 2-5 business days.

Approval
We will send your agreement to sign electronically and a letter of instruction to provide to your lawyer.

Invoices
4.

We pay legal bills and disbursements on your behalf with your written approval.

Repayment
5.

Repay at the conclusion of your property split and only from your settlement proceeds.

What are the fees?

Helpfully, you will not pay anything out-of-pocket until your family law matter is finalised. Any applicable fees and charges are debited to your account and repaid as a lump sum by you upon settlement of your matter. Once approved your line of credit is subject to the following:

- **Interest** – Variable rate charged on the debit balance of your account.
- **Assessment & Administration Fee** – This covers our costs of conducting a full legal merit assessment of your family law matter based on your unique circumstances and establishing a line of credit.
- **Monthly Fee** – The monthly fee covers our costs of maintaining your line of credit, receiving and reviewing updates from your lawyer and processing invoice payments on your behalf.
- **Security Lodgment Fee** - We may also pass on the cost of lodging security over a property such as a caveat or mortgage if required.

For current fees and interest rates visit www.justfund.co.nz or contact us on 09 918 9155

Document Date: 17 June 2025

JustFund
Funding for a better tomorrow

Let us help you secure a better tomorrow

Phone: **09 918 9155**

Email: **enquiries@justfund.co.nz**

Visit: **www.justfund.com.nz** or scan the QR Code

JustFund Finance NZ Limited (FSP1009757) is registered under the Financial Service Providers (Registration and Dispute Resolution) Act 2008. This document is provided in accordance with our obligations under the Credit Contracts and Consumer Finance Act 2003 (CCCFA) and is intended to help you make an informed decision about entering into a consumer credit contract. The information is correct as at the date of this disclosure and reflects the terms, conditions, fees, and charges applicable at that time. All amounts are estimates based on current information and may be subject to change in accordance with the terms of your contract and where permitted by law. JustFund reserves the right to update or amend any fees or terms after disclosure, and any such changes will be communicated in accordance with CCCFA requirements. This document does not constitute financial or legal advice. We encourage all applicants to seek independent advice before proceeding. Funding approval is subject to assessment and is at the sole discretion of JustFund.