



# TIPS TO GET YOUR NILS LOAN QUICKER

## COVID-19 UPDATE

To make applying for your Nils loan a little easier we have made some changes to our application process during this difficult time.

Below are tips that can help you get your loan as soon as possible.

- Carefully read the application form; **especially, the information highlighted in blue.** We have also included suggestions and tips that will help you forward your information to us.
- Make sure you complete the **Personal Details** page of the application form.
- Remember to include your **Proof of ID** if this is your first Nils loan with Hunter Region Nils.
- Provide **bank transactions for the last 30 days** for your **main** bank account. **\*\*NB: this is the account you use most often for your everyday expenses, bills, etc.**

**To avoid any delays, make sure transactions are up to the current date when you apply.**

- Provide a **Detailed Centrelink Income & Asset Statement** as this will include details of any Centrepay Deductions you may have. **OR** complete the **CCeS Authority on Pg. 5** of the application, and we can obtain this information for you.
- If you are working, include **3 current pay slips**. **NB: make sure you provide your most recent pay slips.**
- Make sure your **quote** includes the suppliers **name, ABN number**, and direct payment details including **BSB, Account Number** and **Reference Number**.
- If you are boarding or paying private rent directly to your landlord or the homeowner (**not to a real estate agent, FACS, HUME etc**) complete **Pg. 6** of the application to confirm your board or private rental payments.

We can confirm some expenses during your telephone interview (electricity, phone, or rent).

However, the application process will be quicker if you can provide this information.

- **If you receive bills via email:** forward your most recent email to us as this will include your bill.
- **You can take a photo or screenshot** of your bills, rental ledger and either email or text them to us.

***NB: if texting, please call our office to let us know; leave a message including your name and number and we will provide you with a mobile number.***

**Most importantly, please remember you can contact us  
if you have any questions, or need help.**

**02 49877660    info@hrnils.org.au**