

HUNTER REGION NO INTEREST LOANS SCHEME INC. NILS LOAN APPLICATION



**LOANS UP TO
\$1,500**
depending on your circumstances.
Conditions Apply



**SAFE, FAIR & AFFORDABLE
NO INTEREST NO FEES NO CHARGES**

TO BE ELIGIBLE YOU MUST:

- Have a health care card, pension card or earn less than \$45,000 a year (after tax) if single, or less than \$60,000 a year (after tax) for couples or people with children.
- Have resided in your current or previous premises for at least 3 months

APPLICATION INCLUDES:

- NILS Client Rights & Responsibilities
- Personal Details Form
- Supporting Documents Checklist
- Personal Budget

Additional forms you **may** need to complete:

- Statutory Declaration — complete this form if you are **not** named on the rental lease, or you pay board.
- Centrelink eServices Written Authority form — complete this form if you would like us to get your Centrelink Income & Assets Statement for you.

**We are here to help
please contact us if you have any questions or need assistance**

NILS CLIENT RIGHTS & RESPONSIBILITIES

NILS is based on trust and the circular community credit model. Every repayment made by current clients is used to lend to others in the community.

CLIENT RIGHTS

CLIENT RESPONSIBILITIES

Be treated fairly and with respect regardless of your personal circumstances and beliefs.	Act in a manner that respects the rights of other clients, staff and volunteers of the organisation.
Be told if you can apply for a loan and how to do so.	Give clear information to assess the loan.
Know and agree to what happens to the information we keep about you and your financial situation.	Make sure the information you give us is accurate.
Give feedback or make a complaint without it affecting whether or not you get help from us.	Let us know if you're happy or unhappy with our service without being rude or aggressive.
If available, access an interpreter, advocate, or other support person to assist with the NILS application.	Tell us if you would like someone with you during the loan interview or to help with the loan application.
Receive a loan without fees, charges or interest if your application is approved.	Make regular payments and pay the loan back so that someone else in the community can get a loan like you did.
Be informed about the loan decision making process.	Ensure all information provided is true and correct, and that no false or misleading information is given at any time.
Be referred to financial counselling if you need to.	Tell us if you have any financial difficulties now.
Put NILS repayments on hold or change the amount you repay if you get into difficulties repaying the loan.	Tell us if you have any financial difficulties in the future. Restart payments as soon as possible.
Restart loan repayments if you stop.	Make regular payments when you restart, tell us if you have any financial difficulties in the future.
Be able to apply for a second NILS loan once you've repaid 50% of your current loan if you are eligible (up to a combined total of \$1500 if you can afford it).	Meet the repayment amounts for the first loan and for the second loan.
Be able to apply for another NILS loan (up to a total of \$1,500 if you can afford it) if you are eligible once you've paid your current loan back.	Be able to meet the repayments for the new loan.



NILS LOAN APPLICATION

PERSONAL DETAILS

Date: _____

CLIENT 1

CLIENT 2

First Name:		First Name:	
Last Name:		Last Name:	
Date of Birth:		Date of Birth:	
CRN:		CRN:	
Phone:		Phone:	

Email: _____

Address: _____

HOUSING TYPE: Private rental Public Rent (Dept. Housing, Compass etc) Boarding

Owned/Mortgaged Home Other: _____

Time at current address: 0-3 months 3-6 months 6+ months

If 0-3 months, time at previous address: 0-3 months 3-6 months 6+ months

Do you identify as Australian Indigenous? Yes No Prefer not to answer

If yes: Aboriginal Torres Strait Islander Both

Do you identify as having a disability? Yes No Prefer not to answer

If yes, type: _____

SECONDARY CONTACT:

First Name: _____ Surname: _____

Phone: _____ Relationship: _____



NILS LOAN APPLICATION LIST OF SUPPORTING DOCUMENTS

We may be able to confirm some of the expenses listed below with you via phone; however, we are **unable** to obtain your **bank transactions** for you.
****Your application cannot be submitted without recent bank transactions for all your bank accounts.**

- Bank transactions for the last 90 days for all your bank accounts (including savings accounts).**

- Quote:** including the suppliers name, **ABN number** and direct payment details such as **BSB, Account No. and Reference No.** as we will need this for payment.
***Car related quotes will require proof of ownership e.g. registration papers.*

- Proof of ID (Pension or Health Care card, driver's license, Veterans affairs card etc).

- Centrelink Detailed Income & Assets Statement: *Please complete the Centrelink eService Written Authority from if you would like us to get your statement for you.*

- 3 Current Pay Slips, if you are working

HOUSING: please provide one of the following to confirm your current housing:

- 1. Rental Ledger (if you are renting) **OR**
- 2. Statutory Declaration (paying board or not named on rental lease). Please complete the form included in the application **OR**
- 3. Council & Water rates (if you own your own home). Please provide a current Mortgage Statement, if you are paying off your home.

- Current Credit Card Statement, if you have a credit card.
- Electricity, gas & water bills
- Phone, internet & mobile bills
- Details of current loans: e.g. Afterpay, Zip Pay, CashnGo, Radio Rentals etc.

HUNTER REGION NILS LOAN APPLICATION PERSONAL BUDGET

Please complete as much as you can of the following budget. Don't worry too much as we will go through your budget with you during your appointment

FORTNIGHTLY INCOME

INCOME/BENEFIT	Client 1	Client 2	TOTAL INCOME
	\$	\$	
	\$	\$	
	\$	\$	
	\$	\$	

EXPENSES

W = WEEKLY F = FORTNIGHTLY M = MONTHLY Q = QUARTERLY Y = YEARLY

Please use one of the letters above to let us know how often you pay for each expense

EXAMPLE: Rent / Board	\$350.00	F	rent is \$350 per fortnight		
EXAMPLE: Electricity	\$400.00	Q	electricity bill \$400 for the quarter		
HOUSING		W F M Q Y	EXISTING LOANS		
			W F M Q Y		
Rent / Board	\$		Centrelink Advance	\$	
Mortgage	\$		Car Loan	\$	
Council Rates / Strata Fees	\$		Payday Loans	\$	
House / Contents Insurance	\$		Rent to Buy	\$	
	\$		Afterpay, Zip Money etc	\$	
BILLS & UTILITIES		W F M Q Y	Credit Card		
				\$	
Gas	\$			\$	
Electricity	\$		FINES OR DEBTS		
			W F M Q Y		
Water	\$		Traffic Fines	\$	
Phone/internet	\$		Centrelink Debt	\$	
Mobile	\$			\$	
Foxtel / NetFlix/ Stan	\$			\$	
FOOD / GROCERY		W F M Q Y	EDUCATION		
			W F M Q Y		
Supermarket	\$		School fees / tuition	\$	
Takeaway / Dining Out	\$		Uniform	\$	
Pet food	\$		Bags / Stationery	\$	
	\$		Excursion / Camps	\$	

PERSONAL BUDGET EXPENSES - Continued

W = WEEKLY F = FORTNIGHTLY M = MONTHLY Q = QUARTERLY Y = YEARLY

Remember to use one of the letters above to let us know how often you pay for each expense

OTHER CHILD EXPENSES		W F M Q Y	SAVINGS / INSURANCE		W F M Q Y
Child Support	\$		Funeral Plan	\$	
Childcare/After School	\$		Life / Unemployment Ins	\$	
Sports / Club Membership	\$		Chrisco etc	\$	
Pocket Money	\$		Savings	\$	
	\$		Health Insurance	\$	
	\$			\$	
TRANSPORT		W F M Q Y	PERSONAL		W F M Q Y
Public Transport	\$		Smoking	\$	
Petrol	\$		Alcohol	\$	
Car Registration	\$		Entertainment / Movies	\$	
CTP/Greenslip	\$		Gifts	\$	
Comp. Car Insurance	\$		Casino/Pokies/Gambling	\$	
Car Repairs / Servicing	\$		Gym Membership	\$	
Taxi/Ride share	\$		OTHER EXPENSES		W F M Q Y
	\$			\$	
HEALTH		W F M Q Y		\$	
Medicine/Scripts	\$			\$	
Doctor	\$			\$	
	\$			\$	

Please use this space to provide any other information:

****PLEASE COMPLETE THIS FORM IF YOU PAY BOARD OR PRIVATE RENT. REMEMBER TO CIRCLE ANY EXPENSES INCLUDED IN YOUR BOARD OR RENTAL PAYMENT.**

Commonwealth of Australia
STATUTORY DECLARATION
Statutory Declarations Act 1959

1 *Insert the name, address and occupation of person making the declaration*

I, ¹ _____

make the following declaration under the *Statutory Declarations Act 1959*:

2 *Set out matter declared to in numbered paragraphs*

I currently reside at _____

and have lived at this address for _____

I pay \$ _____ per week / fortnight / month (circle)

which includes the following expenses (only circle expenses included):

Accommodation / Electricity / Water / Gas / Internet / Telephone / Food

Other: _____

I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the *Statutory Declarations Act 1959*, and I believe that the statements in this declaration are true in every particular.

3 *Signature of person making the declaration*

³ _____

4 *Place*
5 *Day*
6 *Month and year*

Declared at ⁴ _____ on ⁵ _____ of ⁶ _____

Before me,

7 *Signature of person before whom the declaration is made (see over)*

⁷ _____

8 *Full name, qualification and address of person before whom the declaration is made (in printed letters)*

⁸ _____

Note 1 A person who intentionally makes a false statement in a statutory declaration is guilty of an offence, the punishment for which is imprisonment for a term of 4 years — see section 11 of the *Statutory Declarations Act 1959*.

Note 2 Chapter 2 of the *Criminal Code* applies to all offences against the *Statutory Declarations Act 1959* — see section 5A of the *Statutory Declarations Act 1959*.

A statutory declaration under the *Statutory Declarations Act 1959* may be made before—

(1) a person who is currently licensed or registered under a law to practise in one of the following occupations:

Chiropractor	Dentist	Legal practitioner
Medical practitioner	Nurse	Optometrist
Patent attorney	Pharmacist	Physiotherapist
Psychologist	Trade marks attorney	Veterinary surgeon

(2) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); or

(3) a person who is in the following list:

- Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
- Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)
- Bailiff
- Bank officer with 5 or more continuous years of service
- Building society officer with 5 or more years of continuous service
- Chief executive officer of a Commonwealth court
- Clerk of a court
- Commissioner for Affidavits
- Commissioner for Declarations
- Credit union officer with 5 or more years of continuous service
- Employee of the Australian Trade Commission who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (d) of the *Consular Fees Act 1955*; and
 - (c) exercising his or her function in that place
- Employee of the Commonwealth who is:
 - (a) in a country or place outside Australia; and
 - (b) authorised under paragraph 3 (c) of the *Consular Fees Act 1955*; and
 - (c) exercising his or her function in that place
- Fellow of the National Tax Accountants' Association
- Finance company officer with 5 or more years of continuous service
- Holder of a statutory office not specified in another item in this list
- Judge of a court
- Justice of the Peace
- Magistrate
- Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*
- Master of a court
- Member of Chartered Secretaries Australia
- Member of Engineers Australia, other than at the grade of student
- Member of the Association of Taxation and Management Accountants
- Member of the Australasian Institute of Mining and Metallurgy
- Member of the Australian Defence Force who is:
 - (a) an officer; or
 - (b) a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 5 or more years of continuous service; or
 - (c) a warrant officer within the meaning of that Act
- Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants
- Member of:
 - (a) the Parliament of the Commonwealth; or
 - (b) the Parliament of a State; or
 - (c) a Territory legislature; or
 - (d) a local government authority of a State or Territory
- Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*
- Notary public
- Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office supplying postal services to the public
- Permanent employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority; or
 - (c) a local government authority;with 5 or more years of continuous service who is not specified in another item in this list
- Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made
- Police officer
- Registrar, or Deputy Registrar, of a court
- Senior Executive Service employee of:
 - (a) the Commonwealth or a Commonwealth authority; or
 - (b) a State or Territory or a State or Territory authority
- Sheriff
- Sheriff's officer
- Teacher employed on a full-time basis at a school or tertiary education institution

Hunter Region NILS Centrelink eServices Written Authority

If you would like us to download your Centrelink Income & Assets Statement for you, please complete the following form and include it with your other application documents.

I _____ authorise:

- Hunter Region No Interest Loans Scheme Inc. (Hunter Region NILS) to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details in order to enable the business to determine if I qualify for a NILS service.
- the Australian Government Department of Human Services (the department) to provide the results of that enquiry to Hunter Region NILS.

I understand:

- the department will disclose personal information to Hunter Region NILS including my name, payment type, payment status, one off payment, income, assets, deductions, shared care arrangements and Youth Allowance Independent Rate to confirm my eligibility for relevant NILS service.
- this consent, once signed, remains valid while I am a customer of Hunter Region NILS unless I withdraw it by contacting Hunter Region NILS or the department.
- I can get proof of my circumstances/details from the department and provide it to Hunter Region NILS so that my eligibility for relevant NILS service can be determined.
- if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for the NILS service provided by Hunter Region NILS.

Signature: _____

Date: _____

Time: _____

****If you have any questions about the Centrelink eServices Written Authority form, please contact Hunter Region NILS Head Office.**