

HUNTER REGION NILS LOAN APPLICATION



NO INTEREST LOANS FOR INDIVIDUALS AND FAMILIES ON LOW INCOME


LOANS UP TO \$1500
to purchase essential goods and services.

**SAFE, FAIR AND
AFFORDABLE
NO HIDDEN FEES
OR CHARGES**

AM I ELIGIBLE?

To be eligible you must have a Pension or Health Care Card, or earn less than \$45,000 (after tax) if single, or less than \$60,000 (after tax) for couples or people with dependants.

HOW DO I APPLY?

1. Complete the form below, and gather the documents listed on the back of this page.
2. Get a quote for the item or service you need.  Please ask the supplier to include their Bank Details and a reference number as payment will be made directly to them on your behalf.

APPLICANT DETAILS

Applicant 1

Applicant 2 (Joint Loan)

Name:		Name:	
Date of Birth:		Date of Birth:	
CRN:		CRN:	
Phone:		Phone:	

Address: _____

Email: _____ Date: _____

How did you find out about NILS? _____

(family member, friend, community organisation etc)

***Please provide details of a secondary contact below:**


Firstname: _____ Lastname: _____


Phone: _____ Relationship to you: _____

GETTING A QUOTE


Take some time to compare prices to make sure you get the best deal possible for the item or service you wish to purchase.

For example, if you need to register your car, compare different suppliers to make sure you get the best deal for your greenslip.

 When choosing a product, remember to ask about delivery charges, and how long it may take to deliver.

 Don't forget to ask the supplier to include their bank details, so direct payment can be made.



 If you're looking for a new household appliance ask us about Good2GoNow—a partnership with The Good Guys Commercial that enables NILS customers to get a discount.

It is important to provide your documents, especially your bank transactions for ALL your accounts as we are unable to submit your loan application without them.

DOCUMENT CHECKLIST

Below is a checklist of the documents you need for your application. Avoid delays by bringing these to your appointment, or forwarding them to us prior to your telephone appointment (email & fax no. below).

- Health Care Card, Pension Card, Low Income Card or Department of Veterans' Affairs Card
- Centrelink Income & Assets Statement. Please contact us if you would like help getting your statement.
- If you are working, we need 3 of your most recent payslips
- Bank and Credit Card transactions **for the last 90 days (e.g. 10 January-10 April)** for **ALL** your bank accounts.
- Proof that you have lived in your current or previous home for at least 3 months.
If you rent: a **rental ledger or statement**. If you pay **private rent or board:** complete a **Statutory Declaration** saying how much you pay, and what this covers (water, utilities). **Stat Dec available on our website.**
If you own your home: a copy of your **council & water rates**.
- Copy of your electricity, gas and phone bills. **Bills sent to your mobile or email can be forwarded to us for printing; please make sure we can print the full bill.**
- Details of loans you may have. E.g. Do you have a mortgage or other loan? Do you use Afterpay or Zip Pay?

Please call or email us if you need help to get any of your documents

DURING YOUR APPOINTMENT

Please don't be nervous about your appointment; think of it more like a friendly chat.

A meeting to discuss a loan application usually takes around 45 minutes to 1 hour.

If you have an appointment: aim to arrive 5 or 10 minutes early. If you are running late or cannot make it, please call us as soon as you can, so we are able to reschedule.


Telephone Appointment: if you would like a telephone appointment, please forward your documents to us, and we will contact you to organise an appointment time.

MORE QUESTIONS?


Please call us for more information and/or to make an appointment. You can also email or visit our website

AFTER YOUR APPOINTMENT

Once you have signed and dated the NILS Conditional Loan Agreement, your application will be submitted for assessment.

 **In most cases, you will know the outcome within 2-3 days after it has been submitted.**

If your loan is approved, payment will be made to the supplier for you. All you would have to do is enjoy your new goods or services!

 **Loan repayments, starting from as low as \$20 per fortnight can be deducted from your Centrelink Benefit over 12—18 months.**

HUNTER REGION NILS

P: 02 49877660 info@hrnils.org.au
F: 02 49877663 www.hrnils.org.au