

HUNTER REGION NILS

NILS LOAN APPLICATION



SAFE, FAIR & AFFORDABLE LOANS
FOR ESSENTIAL HOUSEHOLD GOODS AND SERVICES

NO FEES
NO INTEREST
NO CHARGES

NILS
No Interest Loan Scheme
Good Shepherd Microfinance
HUNTER REGION NILS

Loans up to \$1,500
depending on your circumstances.
Conditions apply.

To qualify for a HRNILS loan, you must:

- have a Pension or Health Care Card or earn \$45,000 or less (after tax) for singles or \$60,000 or less (after tax) for couples or people with dependents.
- have lived in your current, or previous residence for at least 3 months.
- show you are willing and able to repay the loan.

If you qualify, and would like to apply:

- Complete the application form
- Gather the supporting documents listed. **NB: It is important to provide all the relevant information as we will need these to help you create your application, especially your budget.**
- Return your application and supporting documents to your nearest HRNILS Agency or Outlet; or send or email them directly to HRNILS Head Office.
- We will then contact you to arrange an appointment or conduct a telephone interview to help you complete your application.

Please do not hesitate to contact us if you would like more information,
or need any help.

14/25 Sturgeon Street, RAYMOND TERRACE NSW 2324

Tel: 02 49877660

Fax: 02 49877663

info@hrnils.org.au

www.hrnils.org.au

NILS CLIENT RIGHTS & RESPONSIBILITIES

NILS is based on trust and the circular community credit model. As each loan repayment is made, the funds become available 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 processes.	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 started to repay the current loan if you are eligible (up to a combined total of \$1,500 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.



CLIENT DETAILS & SUPPORTING DOCUMENT LIST

CLIENT 1

CLIENT 2/PARTNER

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

Address: _____

Phone: _____ Email: _____

Name of secondary contact: _____ Phone: _____

How do you find out about NILS? _____

LIST OF DOCUMENTS YOU WILL NEED TO PROVIDE

- **Proof of identity:** Health Care Card, Pension Card, driver’s license, etc.
- **Centrelink Income and Asset Statement:** If you would like HRNILS to download your Centrelink information for you, please complete the Centrelink eServices Written Authority form.

To confirm your housing payments, you need to provide **one** of the following:

- **Rental Ledger** (statement of rental payments) from your real estate agent, Housing NSW or Compass/Pacific Link – If you pay rent and are named on the lease. **OR**
- **Statutory Declaration** – If you pay board or private rent. Please include how long you have lived in your current residence, how much you pay per fortnight, and what is covered. E.g. water, electricity etc. **OR**
- **Current Council & Water Rates** – If you own or are paying off your home.

Other documents you will need to provide include:

- **Current electricity, gas, & water bills**
- **Current phone & internet bills**
- **Current 90 days (3 months) of bank transactions** for all your bank accounts
- **Current pay slips (at least 3)** If you are working,
- **Details relating to current loans or other debts you may have.** E.g. Do you have a Mortgage? Are you renting a fridge or other appliance? Do you have a Credit Card? Do you have a cash loan?
- **Official quote** – please ask the supplier to include direct payment details, if possible. Make sure online quotes include a Quote Number and payment options.

HRNILS CENTRELINK ESERVICES WRITTEN AUTHORITY

Only complete this form if you would like HRNILS to download your Centrelink Income & Assets details for you

I _____ authorise:

- Hunter Region No Interest Loans Scheme Inc. (HRNILS) 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 HRNILS.

I understand:

- the department will disclose personal information to HR 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 HRNILS unless I withdraw it by contacting HRNILS or the department.
- I can get proof of my circumstances/details from the department and provide it to HR 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 HRNILS.

Signature: _____

Date: _____

Time: _____

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

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