

HR NILS APPLICATION CHEAT SHEET

Thanks for your interest in applying for a NILS loan and submitting your HR NILS Enquiry form. To **begin creating** your application, we **must** have the following information **about**:

YOU: 100 Points of ID: if this is your first loan with HR NILS, or your last loan was more than 6 months ago, we will need you to provide 100 Points of ID. You can find out more info about how to do this in our FAQ. **** You only need to provide this information once****

2. What you need the loan for:

- a. description of the product or service you need (in addition to the info in your enquiry form).
- b. how much it will cost.
- c. who will we need to pay if your loan is approved.
- d. how we will pay them.

We need a **quote, invoice or estimate** from the **supplier** with this information.

3. Your financial situation:

- a. Your income.
- b. Your everyday expenses (housing, food, health, utilities, transport, phone, and internet).
- c. Your other loan repayments, or debts.

We need evidence of your income and expenses to include with your application; such as your **Centrelink Income Statement, last 90 days of bank transactions**, recent **credit card or mortgage statement** (if you have either), **and** any other loans or income **NOT** shown in your bank transactions.

- **Centrelink Statement:**

If you didn't complete the CCEs Authority in our enquiry form, and would like us to download your Centrelink details for you, please complete the following form:

[HR NILS Centrelink eServices Authority form](#)

- **The last 90 days of your bank transactions:**

If you use online banking, you can send your bank trans directly to our email address using **Illion Bank Statements**. This is a **secure** and **fast** option. To do this click:

<https://scv.bankstatements.com.au/NILS-HNIL>

****If you use more than one account, please send them all****

Our **FAQ** will provide information about **why** we need more information from you and may help you provide that info to us.

[HR NILS Frequently Asked Questions](#)