

HUNTER REGION NILS ENQUIRY FORM



LOAN LIMIT
\$1,500
depending on your circumstances
Loans up to \$2,000
for those escaping domestic violence



Before you begin, please check to make sure you are eligible

To be eligible you must:

- have a health care card, pension card **or**
- earn less than \$45,000 a year (after tax), **or** less than \$60,000 a year (after tax) for couples or people with children.
- have lived in your current or previous residence for at least 3 months.

HOW TO APPLY

STAGE 1: LOAN ENQUIRY

- a. Complete & submit the following form
- b. Provide your Supporting Documents (Pg. 5)

You *must* complete Stage 1 *before* we can begin to process your application

STAGE 2: LOAN APPLICATION PROCESS

- a. Once you have completed Stage 1, we will begin to create your application.
- b. We will contact you to arrange a telephone interview.
- c. During your telephone interview, we will help you complete your NILS application, including your personal budget.
- d. Your application will be submitted for assessment.
- e. You will be contacted with the outcome of your application within 24-48 hours (after it is submitted)
- f. If approved, payment will be made on your behalf, and delivery or pick up details can be organised.

****Please contact us if you need any help****



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:	

Address: _____

Email: _____

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

Please provide previous address, and additional information if you have lived at your previous address for less than 3 months:

The following 2 questions are used for reporting purposes and will have no impact on your application. If you feel uncomfortable in any way, please tick 'Prefer not to answer' from the options below.

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: Physical Mental Health Both Other: _____

SECONDARY CONTACT: Name: _____

Phone: _____ Relationship: _____

How did you find out about NILS? _____

What would you like to purchase: _____

HUNTER REGION NILS CCeS AUTHORITY

(Centrelink Confirmation eServices)

**If you would like us to download your Centrelink details for you,
please carefully read and complete the following form.**

Do you authorise:

- Hunter Region No Interest Loans Scheme Inc. (Hunter Region NILS) to use Centrelink Confirmation eServices to perform a Centrelink enquiry of your customer details in order to enable the business to determine if you qualify for a NILS service.
- Services Australia to provide the results of that enquiry to Hunter Region NILS and Good Shepherd Microfinance.

Do you understand:

- Services Australia will disclose personal information to Hunter Region NILS including your name, payment type, payment status, one off payment, income, assets, deductions, shared care arrangements and Youth Allowance Independent Rate to confirm your eligibility for relevant NILS service.
- this consent, once given, remains valid while you are a customer of Hunter Region NILS unless you withdraw it by contacting Hunter Region NILS or Services Australia.

Alternatively:

- You can get proof of your circumstances/details from the department and provide it to Hunter Region NILS so that your eligibility for relevant NILS service can be determined.
- if you withdraw your consent or do not alternatively provide proof of your circumstances/details you may not be eligible for the NILS service provided by Hunter Region NILS.

If you have any questions, please contact us before completing the section below:

**Do you give your permission for Hunter Region NILS to access your Centrelink details using CCeS?
(Please select Yes or No)**

Client 1: Yes: No:

Client 2: Yes: No:

Name: _____

Name: _____

Date: _____

Date: _____

Time: _____

Time: _____



CONFIRMATION OF BOARD OR PRIVATE RENT

**IF YOU DON'T PAY RENT TO A REAL ESTATE AGENT, HUME, COMPASS, FACS, ETC,
PLEASE COMPLETE THE FOLLOWING FORM.**

Confirmation of barding payments or private rent paid directly to the landlord or homeowner is usually confirmed with a Statutory Declaration. However, due to COVID restrictions, these expenses can currently be confirmed using the following information.

I/we _____

Currently live at *(please provide full address)*

I/we have lives at this address for: 0 - 3 mths 3 - 6 mths 6+ mths

I/we pay: \$_____ per week fortnight month

My/our payment includes the following expenses *(please select all expenses included in your payment)*

Rent Water Electricity Gas Internet Phone Food

If you are happy for us to confirm your board or rental payments, please provide contact details for your family, housemate, or private landlord below:

Name: _____

Phone: _____

Email: _____

Please provide any additional information you feel best describes your housing situation below:

HRNILS SUPPORTING DOCUMENTS

Before we can begin to **create** your application, you **must** provide the information listed below:

- **Proof of ID**
- **List of bank transactions for the last 90 days (up to the current date)** for your bank accounts. *If you use more than one account for expenses, please provide transactions for all accounts.*
- **Detailed Centrelink Income & Asset Statement** *if you have completed the CCeS Authority in the HRNILS Enquiry form, we can download this information for you.*
- **Quote for the item/s you wish to purchase.** Including suppliers name, ABN number, and direct payment details (BSB, Acc & ref No.) *if your quotes are for car expenses, we will also need a copy of your registration papers, or other proof of ownership.*
- **Current Rental Statement or ledger** *if you pay rent to a real estate agent, FACS, HUME, Compass etc.*
- **If you pay board, or private rent directly to the landlord - please make sure you include all expenses covered in your board or private rental payment (rent, water, elec. etc)**
- **3 current pay slips, if you are working. They must be the most recent.**
- **Current electricity and/or gas bill. Please make sure to send all pages of your bills.**
- **Current phone, internet and/or mobile bills - if you are on a plan.**
- **Use Afterpay or similar products? Please send a screenshot of your summary page showing how much you owe. **If you have missed any repayments on any loans, please provide additional information.***

DON'T HAVE A CURRENT COPY OF YOUR RENTAL LEDGER OR BILLS?

1. You can ask for a current copy of your rental ledger or bills to be emailed to you - you can then forward the emails to us.
2. You can take a photo of your bills and other documents and send them to us. *** Make sure you can clearly read the information in the picture before you send them.**
3. Or you can take your supporting documents to your nearest Community or Neighbourhood Centre and ask them to scan an email them to us for you.

USE INTERNET BANKING?

You can choose to send your bank transactions **directly to us** using Illion Bank Statements.

This is a safe and secure option; your bank details are **only** sent to our email address.

If you would like to use this option, please let us know.

You can find more information about Illion [here](#)

If you prefer, you can login to your bank, **search your current transactions for the last 90 days**, and **save this as a PDF**. To do this, **select 'Print'** and choose either **'Save as PDF'**, or **'Microsoft Print to PDF'** under **'Printer'** to save the file. ****You don't need a printer****

Unfortunately, we do not accept screenshots from mobile banking apps.

Don't have internet banking? Your bank should print a list of your bank transactions (not a Statement) for the last 90 days free of charge. You can then send them to us using option 2 or 3 above.

Please contact us if you need any help.



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.***

Before you submit your application, please take some time to read the information provided below:

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.

HOW TO RETURN YOUR FORM:

- You can take a photo of each page of the application form and email them to info@hrnils.org.au **OR**
- Take your form and supporting documents to your closest Neighbourhood or Community Centre, or local library and ask them to scan and email them to us for you **OR**
- Return it to HRNILS Head Office at PO Box 223, Raymond Terrace NSW 2324

Please don't hesitate to contact us if you need any help.