

HRNILS

REQUIRED INFORMATION

Thanks for your interest in applying for a NILS loan.

After you submit our application form, **you** will **need** to provide the following info **before** we can **begin to create** your application and **book** your phone interview.

If you haven't completed our application form yet, you'll find a link at the very bottom.

If you need your loan **fast**, grab a coffee, tea etc., take your time, **and keep your eye out for the helpful hints along the way**



The quicker you get us the info below to us, the faster you get your!

1) 100 Points of ID – *Make sure your IDs are in date*

A) In most cases your **Centrelink Card and Driver's License** is enough, **if you only have one** of these send your **Medicare card** as well.

2) YOUR QUOTE – this should include the following info:

A) Business Name, ABN number, address and contact details.

B) A description of what you need – item, model number etc.

C) How much it will cost

D) How do we pay them

i) If they prefer a bank transfer, *we will need their company name, BSB, Bank account number, and a reference number, or*

ii) If they prefer to be paid via credit card or debit card via phone, *don't forget to ask if they charge extra for this.*

3) YOUR BANK DETAILS – *These are essential and help us confirm your income and expenses.*

This is the info that can hold up a lot of loans. **If you use more than one bank or have multiple bank accounts, please send them all** – *it is much better to provide too much info, than have your loan stuck on hold while we wait for this.*

The NILS Program has access to **Illion Bank Statements**. If you use online banking, you can **safely** send your bank details directly to our email address. **You can also send bank transactions from different banks at the same time!**

Can you see the 'NILS-HNIL' in the link below? The 'NILS' is the **Australia wide NILS Program**, and the 'HNIL' is the code for **Hunter Region NILS**. *This means your bank details will be sent **only** to **our** email address.*

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

If you don't use online banking, you will need to go into your bank or banks and *ask for a printout of bank transactions for the last 90 days. They should provide this to you free of charge.*

4) YOUR INCOME - Do you have Centrelink, wages, both or other?

A) If Centrelink, your Detailed Income and Asset Statement will provide that info

****If you would like us to download a copy of your Centrelink information for you, please click on the link below to complete our CCEs Authority form.**

[HRNILS Centrelink eServices Authority Form](#)

OR you can send us a copy of your '**Detailed Income and Asset Statement**'.

We need your **Detailed** Statement as it shows a breakdown of **any Centrepay deductions** you may have in place.

You can email it to us at info@hrnils.org.au

B) If you have wages, can we **see this in your bank** transactions? *Is it clearly marked as wages? If not, you will need to send through 3 of your most recent pay slips*

C) If you receive other income, can we **see this in your bank** transactions? *Again, if not, send us through some other confirmation.*

5) RENT, BOARD, MORTGAGE OR OTHER?

A) If you rent, Do you use **Centrepay**? Can we **see** rent payments **in your bank** account? *If not, we're going to need other confirmation that you are making regular payments.*

i) **If you pay private rent**, you will need to confirm how much you pay and what is included.

B) If you board or private rent directly to the home owner or lease holder, **you will need to confirm who you pay, how much you pay, and what is included.** *** Don't forget to fill in this section of our online form. If you didn't fill in this section, you will find a link below for that section of the form.*

- C) **If you have a mortgage**, we need to confirm how much you pay. [Can we see regular payments in your bank account?](#) If not, you will need to provide a current Mortgage statement.
- i) *We will also need to confirm your rates and water costs. Do you use Centrepay? Can we see regular payments in your bank accounts. If not, you will need to provide current statements.*

[HR NILS Confirmation of Board or Private Rent](#)

6) **ELECTRICITY AND OR GAS?** *This is also essential information the assessors will need.*

- A) How do you pay for your electricity and/or gas? Do you use **Centerpay**? If not, **can we see** payments in your bank account? *If not, we will need a current electricity bill showing how much you owe and what your usage is.*
- B) If you don't pay electricity and/or gas, or the account is not in your name? Then we need to confirm who does pay.
- i) If the account is not in your name, but you contribute, then we will need to confirm this with the person who has the account. They can send us confirmation of this, and we can confirm this over the phone.

****PLEASE NOTE:**
We CANNOT proceed with any application if electricity payments are not being made.

7) **OTHER LOANS OR DEBTS** – Rent to Buy, Cash Loans, HUMM, Afterpay, Zip Pay, Zip Money etc.

- A) Do you pay **via Centrepay** for any of your other loans? Of not, **can we see** regular payments coming out of your bank account?
- i) **Have you missed repayments?** Are you back on track? **Can we see a successful payment made recently?**
- B) **Afterpay or HUMM?** – Because the payments you make are not always the same, we are going to need a screenshot showing us how much you have left on your loan. ****If you need to send screenshots, you may also need to send a second picture showing your name on the welcome page, so the assessors know the account is yours.**

****For Afterpay, please take a screenshot of your summary page showing how much is due in 15, 30 and 60 days – as the loan assessors will want this info.**

****PLEASE NOTE:**
If you have missed any of your loan repayments, we CANNOT proceed with any application until we can see successful repayments being made.

If you haven't completed our online form, click here [➡ HRNILS APPLICATION FORM](#)