



ENQUIRY Form – No Interest Loan Scheme

Date: _____

Client's Name: _____

Date of Birth: _____ Gender: Male Female Other

What would you like to buy with the loan? _____

How much would you like to borrow? \$ _____ (Maximum loan is \$1,500 per person)

How have you heard about NILS? _____

To be eligible to apply for a NILS loan, you need to meet 3 criteria:

- 1) Do you? Earn less than \$45,000 per year for single, or \$60,000 per year for a family
 Receive a Centrelink benefit
 Have a Health Care Card
(please tick all that apply)
- 2) Have spent at least 3 months at your current address or 3 months at a previous address?
Time at current address: 0-3 months 3-6 months 6+ months
Time at previous address: 0-3 months 3-6 months 6+ months

If you meet eligibility criteria 1) and 2), then we can proceed to the final criteria:

- 3) Your Capacity and Willingness to repay the loan and that you can afford the fortnightly repayments. After you have submitted all the documents per the Document Checklist on page 3, and completed the Budget on page 4, an appointment is made with the NILS Loan Interview Officer to assess your Capacity to repay the loan.

Current Address: _____

Email: _____ Phone: _____

Accommodation Type: (circle one)

Boarder - Private Rental - Public Housing - Shelter - Supported Accommodations - Other

Living Arrangements: (circle one)

Single - Sole Parent - Couple; no dependant/s - Group - Homeless - Other

Couple; with dependant/s - Number of dependants: _____

Country of birth: _____ Language spoken at home: _____

Identifies as Indigenous: Yes No Identifies as having a disability: Yes No

A condition of the loan is that you provide us with a second contact person in case we cannot get in touch with you. We do not divulge any details about your loan.

Second contact person details; Name: _____

Contact number: _____ Relationship to you: _____



How do I apply?

Step 1

- i) Fill out the Enquiry Form on page 1 of this Information Package. If eligible for a loan, email or drop the completed Enquiry Form into us as soon as possible so we can start the loan process. You can even phone through the information and we can complete the Enquiry Form over the phone on your behalf.
- ii) Make an appointment for your loan interview.

Appointments are only available on Tuesdays and Wednesdays.

Phone 6555 4351, email volunteers@fnc.org.au or pop in at 1 Coral Ave, Tuncurry.

The Centre is open Mon–Thu; 9.30am to 4pm (closed for lunch 12.30-1pm).

Please allow yourself enough time to collect all the information you will need for your interview appointment.

Note: you will need to return for a follow up 2nd interview if any documents are missing.

Step 2 Loan applicants are required to gather together all the documentation listed in the Document Checklist on page 3. Bring the documents, along with your completed Budget on page 4, with you to the interview appointment. We can help you with your Budget.

Note: you will need to return for a follow up 2nd interview if any documents are missing.

Step 3 At the interview the Loans Officer and applicant will review all the provided documentation and the loan will be processed in our system. Please note the loan will not be approved or declined at this appointment.

Step 4 Applications are assessed by the Loans Committee and we will contact you regarding the outcome.

You can download Information Packs at <http://www.fnc.org.au/no-interest-loan-scheme>



GREAT LAKES NEIGHBOURHOOD SERVICES

Great Lakes NILS



Tuesday & Wednesdays by Appointment Only

Phone: 6555 4351 - 1 Coral Avenue, Tuncurry

<http://www.fnc.org.au/no-interest-loan-scheme>

Email: volunteers@fnc.org.au

DOCUMENT CHECKLIST – *please bring all the documents to your appointment*

Please Note: If you do bring all these documents, another appointment will need to be made.

- Proof of identity**
One of the following:
 - Centrelink Card (HCC/PCC)
 - Australian driver's license
 - Proof of age card
 - Community identity card
 - Australian passport
 - Birth certificate
 - Immigration card
 - Veterans Affairs Identity Card
- Proof of address**
One of the following:
 - Rental agreement
 - Mortgage statement or Rates Notice
 - Statement of Rental Payments
 - Statutory declaration if any of the above are not available. (A Justice of the Peace must witness you sign the Declaration that is completed and signed by the person that receives money from you for board and must also state if it includes electricity, gas or food.)
- Proof of income**
All that are applicable:
 - Centrelink Statement – showing all your listed
 - Deductions (we can assist you with obtaining this Information if required)
 - Payslips - 3 most recent
 - ATO assessment notice - most recent
 - Bank statements (3 months' worth) for all accounts
- Proof of expenses**
All that are applicable and must be the most recent:
 - Statement of Rental Payments or Mortgage Statement
 - Gas Bill
 - Electricity Bill
 - Water Account
 - Internet and Home Phone Account, unless prepaid
 - Mobile phone account, unless prepaid
 - Credit Card Statement/s
 - Statements from other existing loan/s and debts (eg rent to buy; pay day lenders; fines)
- Quote/s**
At least one quote is required, two preferred.
 - Must be on letterhead with registered ABN and the bank details for payment by Electronic Funds Transfer (EFT)
 - A description of the item
 - Make and model number
 - Purchase price including GST
 - Quote/s may also be obtained through
 - Good2GoNow online buying service
 - Quotes may be obtained online from the
 - supplier's website



Personal Fortnightly Budget:

Income

Pension/Benefit: \$ _____

Family Payment: \$ _____

Take Home Pay: \$ _____

Total Income: \$ _____

Please complete the budget the best you can as this will assist in the interview process.

Remember to use your bank statement to prompt you to remember all the small items that add up.

Expenditure – fixed

Rent/ Mortgage: \$ _____

Rates: \$ _____

Electricity: \$ _____

Phone/ Internet/ Mobile: \$ _____

Fuel: \$ _____

Food/ Groceries: \$ _____

Total Expenditure: \$ _____

Other Expenditure

Chemist: \$ _____

Clothing: \$ _____

Personal Spending: \$ _____

Life/Funeral Insurance: \$ _____

Other repayments: \$ _____

Credit cards: \$ _____

Finance Companies: \$ _____

Personal Loans: \$ _____

Total Other Expenditure: \$ _____

