

# HRNILS ENQUIRY FORM



Borrow up to: **\$2,000**  
for essential goods & services

## To be eligible for a NILS loan you must:

- have a health care card, pension card **OR**
- earn less than \$70,000 annual income (before tax) as a single person, **OR** less than \$100,000 (before tax) for couples or people with children **OR**
- Have experienced family or domestic violence in the last 10 years **AND**
- You must be able to repay the loan\*

\*The additional information we ask you to provide, and the budget we create during your telephone interview are used to make sure you will be OK if we add a NILS loan repayment to your expenses.

## HOW TO APPLY

### STEP 1:

- Complete & return this form.

### STEP 2:

- **Provide 100 or more points of ID** – more details provided in this form
- **Quote(s)** for the item(s) you wish to purchase. *Make sure to include payment details (BSB, Account number and Reference). If you loan is for car expenses, you will also need to provide your registration papers or other proof of ownership.*
- **List of your bank transactions for 90 days – up to the current date** for your everyday account(s). *This is the account(s) with your income from Centrelink or wages, and your expenses. If you use different accounts, please send them all. Please refer to Pg. 5*
- **Confirmation of your rent or board payments, and your electricity costs.**

If we can't confirm your income and expenses (rent, elec, gas etc.) through your **Centrelink deductions or your bank accounts**, we will need additional information.

### Once we have all your information:

- We will **book your telephone interview** to help you create your application.
- **Submit your completed application to the NILS Loan Provider team for assessment.**
- You should be contacted with the outcome within 24-48 hours **after your completed application has been submitted.**
- **If approved**, payment for your item(s) will then be made **directly to the supplier**, and delivery details can be organized.

**Please don't worry; take one step at a time, and remember we are here to help.**

\*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

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 information 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 permission for Hunter Region NILS to download your Centrelink details?  
**Please select Yes or No**

Client 1: Yes:  No:

Client 2: Yes:  No:

Name: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

Time: \_\_\_\_\_

Time: \_\_\_\_\_

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

## CONFIRMATION OF BOARD OR PRIVATE RENT

If you **DON'T** pay rent to a **real estate agent** or **community housing agency**,  
**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 tick **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:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## WHAT DO I DO AFTER I COMPLETE THE ENQUIRY FORM?

You will need to provide the following information:

### 1. YOUR ID

100 POINTS OR MORE

For example:

Your **Centrelink Card plus one** of the following:

- Driver's Licence
- Proof of Age Card
- Birth Certificate
- Medicare Card

**\*\*If you don't have a Centrelink Card, please provide your Medicare Card, plus one of the other options listed above\*\***

**NB:** If you don't have access to these documents, please provide alternative documents equaling 100 points of ID.

### 2. QUOTE(S) FOR THE ITEM(S) YOU WISH TO PURCHASE

**Make sure to include supplier's ABN number, and their contact and payment details.**

**\*\*If your loan is for car repairs or registration, please include your registration papers and your driver's licence\*\***

### 3. BANK TRANSACTIONS FOR THE LAST 90 DAYS SHOWING YOUR INCOME AND EXPENSES.

#### USE ONLINE BANKING?

If you would like to send your bank details directly to our email, please let us know and we will send you a safe and secure link as soon as we receive your quote and ID documents.

**If you don't use online banking,** ask your bank for a printout of **your bank transactions for the last 90 days** - your bank should provide this for your free of charge.

**NB:** If we can't confirm your **income and expenses** (rent, elec, gas etc.) using your **Centrelink deductions** or your **bank transactions**, we will need **additional information**.

Send your form & your documents to:  
[info@hrnils.org.au](mailto:info@hrnils.org.au)

Or ask your local Community Centre or Library if they can **scan & email** them to us for you.

# NILS CLIENT RIGHTS & RESPONSIBILITIES



NILS (No Interest Loan Scheme) is based on trust and the circular community credit model. This means **EVERY repayment made by current NILS clients is used to lend to others in the community.**

Before you return your form, please take some time to read the information provided below:

## CLIENT RIGHTS

- Be treated fairly and with respect regardless of your personal circumstances and beliefs.
- Be told if you can apply for a loan and how to do so.
- Know and agree to what happens to the information we keep about you and your financial situation.
- Give feedback or make a complaint without it affecting whether or not you get help from us.
- If available, access an interpreter, advocate, or other support person to assist with the NILS application.
- Receive a loan without fees, charges or interest if your application is approved.
- Be informed about the loan decision making process.
- Be referred to financial counselling if you need to.
- Put NILS repayments on hold or change the amount you repay if you get into difficulties repaying the loan.
- Restart loan repayments if you stop.
- Be able to apply for additional lending once you've met the 90 days (3 months) no missed repayment criteria (up to a total of the higher limit of the combined loan purposes if you can afford it).
- Be able to apply for another NILS loan (up to a total of the higher limit of the loan purpose if you can afford it) if you are eligible once you've successfully repaid your current loan.

## CLIENT RESPONSIBILITIES

- Act in a manner that respects the rights of other clients, staff and volunteers of the organisation.
- Give clear information to assess the loan.
- Make sure the information you give us is accurate.
- Let us know if you're happy or unhappy with our service without being rude or aggressive.
- Tell us if you would like someone with you during the loan interview or to help with the loan application.
- Make regular payments and pay the loan back so that someone else in the community can get a loan like you did.
- Ensure all information provided is true and correct, and that no false or misleading information is given at any time.
- Tell us if you have any financial difficulties now.
- Tell us if you have any financial difficulties in the future. Restart payments as soon as possible.
- Make regular payments when you restart, tell us if you have any financial difficulties in the future.
- Meet the repayment amounts for the first loan and for any additional borrowings.
- Be able to meet the repayments for the new loan.

## HOW TO RETURN YOUR FORM & ADDITIONAL DOCUMENTS

Don't forget you can use **one, or both of the options** provided on the [bottom of the previous page](#) to send us your info. Of course, if you live in Raymond Terrace, you can drop them into our office at 59 Port Stephens Street.

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