



Salvos No Interest Loan Scheme (NILS) Information for Community Members

Thank you for your enquiry about a no interest loan. Enclosed is a checklist of documents we need from you plus some forms.

If you would like to apply for a loan here are the steps involved.

STEP 1 – SEND YOUR DOCUMENTS TO US:

Complete and sign the:

- privacy acknowledgement
- client and loan information form with budget
- CCeS consent form

Get a quote for the items you wish to purchase including delivery if needed.

Send the forms, quote and all other supporting documents listed in the checklist.

STEP 2 – TELEPHONE INTERVIEW and APPLICATION FINALISED:

A Microfinance Worker will call you to:

- confirm that you are eligible to apply
- prepare a budget and agree to affordable repayments
- request any extra info

If eligible, you will be asked to provide any remaining documents plus sign a conditional loan agreement.

Once your documents are provided your application will be submitted to a Good Shepherd Microfinance Loan Provider (usually BaptistCare).

STEP 3 – LOAN ASSESSOR WILL DECIDE ON YOUR APPLICATION:

A loan assessor at BaptistCare will advise you of the outcome of your application. If it is approved then BaptistCare will make the payment.

QUESTIONS:

If you have any questions, please call and leave your name & phone number so we can get back to you:	<u>(02) 9466 3547</u>
To submit your documents you can email, post or drop off forms, supporting documents and quote to us.	
More information can be found on our website:	<u>https://nils.com.au/</u>



NILS – Checklist of Documents

Applications are assessed on the basis of total household income and expenditure. For this reason, where applicable, documentation for **both you and your partner** will be required.

Basic Information about you and your loan

- ☐ Privacy acknowledgement (***signed***)
- ☐ Client and Loan Information Form
- ☐ CCeS consent form (***signed***)
- ☐ 2 forms of ID – eg Health Care Card / Concession Card / Drivers Licence
- ☐ Quote for goods or services. Preferably a tax invoice or quote on business letterhead with valid ABN. Include delivery if needed with preferred payment details.

Financial information – *all documents must be recent:*

INCOME

- ☐ Centrelink Income Statement
- ☐ Centrelink Deduction Statement
- ☐ Payslips
- ☐ Bank statements for ALL bank accounts (last 3 months & no older than 2 weeks)

ACCOMODATION

- ☐ If you own your home: rates notice
- ☐ If you rent: rent statement/ledger from your property manager
- ☐ If you board: statutory declaration

UTILITIES

- ☐ Electricity/gas invoices
- ☐ Any other invoices you may have (Water rates, Phone and Internet etc)

EXPENSES

- ☐ Statements for any current debts or contracts (eg credit card, finance card, car loan, payday loans, appliance rentals)
- ☐ Details of your household expenses (Budget provided for you to fill out)

CAR EXPENSES

- ☐ If your loan is for car repairs: proof of car ownership (eg rego notice)



NILS Loan Purposes

Loan Amount

Depending on their capacity to repay, eligible people can borrow up to a maximum of \$1,500 through NILS. There is no minimum.

This limit is extended to \$2,000 for people who have experienced family violence.

Clients who receive only one benefit and are on Newstart, Youth Allowance or similar benefits, are likely to only have the capacity to repay a loan of around \$1000.

Loan Purpose

NILS loans are provided to enable people living on low incomes the opportunity to purchase significant or essential new household items, or a service, that improves their quality of life or enhances social and economic participation, where they would otherwise not be able to access fair and affordable credit.

Loan purposes include, but are not limited to, the following:

* These items require the client to be the homeowner or car owner.

** This item is for clients experiencing family violence.

*** This item is for clients who cannot pay by small instalments nor access other financial support.

**** Ensure that all other options are unavailable.

Education

Course fee	Music related	School camp
Course material	School Uniform	

Household Appliances

Air conditioner	Fridge	Television
Clothes dryer	Heater	Vacuum cleaner
Dishwasher	Hot water service*	Washing machine
Entertainment	Microwave	Water tank/pump*
Freezer	Stove/oven*	

Household Furniture

Baby item	Dining table
Bed/mattress	Lounge suite

Health

Dental	Respiratory	Wheelchair
Mobility scooter	Professional health procedure	
Orthotics/Prosthetics	Vision related	

Technology

Computer	Mobile phone
Computer accessories	Tablet

Economic Participation

Equipment and tools	Barbeque
Lawnmower	Bicycle

Repairs

Blinds/curtains	Household improvement
Equipment	Household repair*

Car Related Items

Driving lesson/test	Tyres*	Registration*
Windscreen*	Repairs/maintenance*	Insurance excess*

Other

Funeral cost	Veterinary cost	Council Rates***
Relocation cost**	Bond****	Vet cost
Insurance Excess*		



Excluded Loan Purposes:

Loans are not approved for emergency relief or items where other assistance is available. Items not available to NILS clients:

- Emergency Relief
- Rent expenses
- Rent arrears
- Living expenses such as food
- Gas, electricity or phone bills
- Debt repayment and consolidation
- Second hand and refurbished electrical goods (except mobility scooter)
- Second hand baby furniture
- Motor vehicles
- Outbound international airfares
- Clothing (with the exception of school/sport uniforms)
- Comprehensive or third party/fire/theft insurance
- Fines or penalties

Excluded disbursement types:

- Cash advances
- Cheques to a third party for a private sale
- Cheques payable to the loan recipient or other individual
- Lay-by



RIGHTS & RESPONSIBILITIES

You have a right to:

- Be treated fairly and with respect regardless of your personal circumstances or beliefs
- Be informed about the NILS eligibility criteria
- Be informed about loan decision making processes
- Receive support, mentoring and financial education
- Be informed about the terms and conditions of the loan
- Know how information about you is recorded and who will have access to your information
- Make a complaint and have the complaint dealt with fairly and promptly without retribution
- Access your personal file following a request in writing.

Your responsibilities are to:

- Act in a manner that respects the rights of other applicants and our employees
- Ensure all information provided for the purpose of the loan enquiry and interview is true and correct and that no false or misleading information is given at any time.
- Make regular repayments as stated in your contract (remembering all repayments are used to fund loans to other members of the community)
- Advise us if you are experiencing difficulties making your repayments
- Advise us if Centrepay is no longer available to you due to changes in your circumstances
- Arrange alternative repayments if Centrepay is no longer available to you
- Advise us if you change your address or telephone number.

Conflict of Interest Policy

Assessments of all No Interest Loan applications will be based on the policies in force, from time-to-time, of The Salvation Army and Good Shepherd Microfinance and not on the personal values of those working on your application or making the decision.

Assessments will not be influenced by an applicant's age, gender, disability, sexuality, race, political or religious beliefs, or upon the categories of spending that they declare.

A conflict of interest may occur where a person, involved in NILS, also performs other roles within the organisation; for example, a person who conducts loan interviews may also work as a Corps Officer or a Rural Chaplain, and has knowledge or information, not listed on the application. In such cases, the person concerned should ensure that information obtained from the applicant regarding their loan application is used for that purpose only. Similarly, information obtained in the person's other role should not influence preparation of the client's loan application.

Where a worker or becomes aware of a conflict of interest this fact must be made known to the assessor prior to a decision being made. Where the worker is unable to resolve the conflict themselves they are to exempt themselves from further preparation of the application and the decision making process. This circumstance should also be documented for future reference.



**Community member to keep
pages 1 to 6
for their records**

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**Community member / applicant to
complete and return
pages 7 to 13**



Privacy Notice and Consent Form

This form is to be used whenever we collect personal information. It is to be read in conjunction with our Privacy Policy.

Your privacy is important to us	The Salvation Army, a not-for-profit organisation, is committed to upholding its obligations under the <i>Privacy Act 1988</i> .
Our privacy policy contains the details	Our privacy policy can be found online at https://www.salvationarmy.org.au/privacy . It includes information on how you may access and update the personal information we hold about you, the complaints process for a breach of the Australian Privacy Principles, and how we manage the complaints we receive.
Our privacy office is here to help	We have a dedicated privacy office responsible for ensuring we adhere to our privacy policy. Their contact details are provided in the privacy policy and are available for your use.
We only collect what we need	We collect personal information we believe is reasonably necessary to provide you with the services we offer. This includes information you provide to us on this form, any additional information you provide to our staff verbally or otherwise, and any information we may need to collect about you from third parties on your behalf (if applicable).
You consent to use for related purposes	By providing us with this personal information you also consent to our use or disclosure of this personal information for purposes related to the services we provide. Unless permitted or required by law, we will not use this information for any other purpose without your consent.
Your signature acknowledges your understanding	By signing this document you: <ul style="list-style-type: none">▪ acknowledge you have read and understood the document▪ understand the reasons for the collection of your personal information▪ understand the ways in which your personal information may be used and disclosed▪ acknowledge you provide this personal information to The Salvation Army voluntarily▪ agree to the use and disclosure of your personal information as indicated here▪ acknowledge that the personal information you have provided to us is current
Let us know if your details change	You undertake to notify us as soon as practicable if this personal information is no longer current or if your consent for the collection and/or use of the personal information is withdrawn.

Applicant 1 Name: _____ Applicant 2 Name: _____

Applicant 1 Signature: _____ Applicant 2 Signature: _____

Date: _____ Date: _____



Salvos NILS - CCeS Consent Form

[This form is optional – if you agree, this form authorises us to get your Centrelink income information from an online system]

I authorise:

- Salvos NILS to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my Centrelink Customer details in order to enable Salvos NILS to determine if I may qualify for a NILS loan; and
- the Australian Government Department of Human Services (the department) to provide the results of that enquiry to Salvos NILS.

I understand that:

- the department will use information I have provided to Salvos NILS to confirm my eligibility for relevant NILS service and will disclose to Salvos NILS my personal information including my name, address, payment type, payment status, income, assets, one-off payment, deduction, shared care arrangements and dependents;
- this consent, once signed, remains valid while I am a client of Salvos NILS unless I withdraw it by contacting Salvos NILS or the department;
- I can obtain proof of my circumstances/details from the department and provide it to Salvos NILS so that my eligibility for relevant NILS service can be determined; and
- if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for the NILS service provided by Salvos NILS.

Applicant 1:

Name: _____

CRN: _____

Date of Birth: _____

Signature: _____

Date: _____

Applicant 2:

Name: _____

CRN: _____

Date of Birth: _____

Signature: _____

Date: _____



Client Information

Please complete as much of this form prior to interview as possible. Additional information may be requested by your Microfinance Worker. **If 2 applicants (couple) applying:** the person who will be making the repayments will need to fill in this page.

First name(s)	
Last name	
Date of Birth	
Centrelink Identifier (CRN)	

***Evidence of Identification provided (Healthcare / Concession Card / Licence) YES / NO**

Street number/name					
Suburb/Town		Postcode		State/Territory	

***Evidence of recent electricity bill YES / NO *Evidence of gas bill YES / NO**

Is your postal address the same: Yes <input type="checkbox"/> No <input type="checkbox"/> If No, Postal address:	
Type of accommodation	Govt/Comm. Housing <input type="checkbox"/> Private rental <input type="checkbox"/> Other <input type="checkbox"/> Boarding <input type="checkbox"/>
Length of time at current address	____ Years and ____ Months

***Evidence of address showing you have lived there for more than 3 months YES / NO**

If less than 3 months, what is the address and length of time at previous address	Address: _____

	____ Years and ____ Months

***Evidence of address showing you have lived there for more than 3 months YES / NO**

Phone (landline): _____ Mobile: _____
Email: _____
How did you find out about NILS? _____

Do you live with a partner	Yes <input type="checkbox"/> No <input type="checkbox"/>
Other than partner, how many dependents live with you	



Alternative Contacts (must list 2, can be family, friend, carer or support worker):

Name: _____ Mobile: _____

Email: _____ Relationship: _____

Name: _____ Mobile: _____

Email: _____ Relationship: _____

Sensitive Questions: Answers to the following questions will have no impact on your application and are collected for reporting and administrative and statistic purposes only.

Country of Birth	
Language Spoken at home	
Gender	Male <input type="checkbox"/> Female <input type="checkbox"/> Other: _____
Indigenous Status	Aboriginal <input type="checkbox"/> Torres Strait Islander <input type="checkbox"/> Both <input type="checkbox"/> None <input type="checkbox"/>
Living with a disability	Yes <input type="checkbox"/> No <input type="checkbox"/> Nature of disability: _____
Residency Status	Citizen/Permanent Resident <input type="checkbox"/> Other <input type="checkbox"/>

Loan Information

Type of goods or services to be purchased (fridge, washing machine, dental services etc)	
Supplier Details (e.g. store name and suburb or supplier trading name + ABN)	
Loan Amount Sought (\$'s to be paid to supplier or service provider)	\$

***Evidence of quote with business ABN and preferred payment method YES / NO**

Describe in a few words why the proposed goods and/or services are essential/important, and the impact of not having NILS to allow immediate purchase:

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Please Note:

- The Client and Loan Information above will be used to decide if you are eligible to apply for a NILS loan.
- If you are eligible to apply, further information may be requested.
- If you are eligible to apply, your ability to repay a loan will be based on your household's financial situation.



Household Financial Details

Expenditure *= required a dollar value even if \$0	Amount	Period (eg week/fortnight)
Housing		
Rent *		
Rental arrears *		
Mortgage *		
House / contents insurance *		
Home repairs		
Council rates / strata fees *		
Furniture storage		
Other		
Food / grocery		
Supermarket *		
Butcher and grocer *		
Takeaway / snacks / dining out		
Pets / pet food / vet / registration		
Laundry / cleaning *		
Other		
Other		
Personal		
Clothing / shoes		
Haircuts		
Entertainment / movies		
Childcare / afterschool care *		
Newspapers / books / magazines		
Smoking		
Baby needs *		
Alcohol		
Casino / pokies / betting / TAB / lotto		
Gifts		
Child support *		
Gym membership		
Other		
Other		
Savings / Insurance		
Savings / Christmas clubs		
Funeral plan		
Life / unemployment insurance		
Other		



Expenditure	Amount	Period (eg week/fortnight)
Bills / utility		
Gas *		
Electricity *		
Water *		
Home phone / internet *		
Mobile *		
Pay TV / Netflix / Stan		
Utility arrears *		
Other		
Health		
Doctor		
Medicine		
Ambulance		
Vitamins / supplements		
Dentist		
Health insurance		
Optometrist		
Alternative therapy / physio / chiro / osteo		
Other		
Transport		
Public transport		
Taxi / ride share		
Petrol		
Car registration *		
Car repairs / servicing		
Car insurance – comp / 3 rd party *		
Education		
School fees / tuition / course fees *		
Uniforms		
Bags / stationery		
Excursions / camps		
Sports / club membership		
Other		
Other		
Fines / debts		
Traffic fines *		
Centrelink debt *		
Taxation debt *		
Other		



Expenditure	Amount	Period (eg week/fortnight)
Existing loans		
Car loan *		
Centrelink advance *		
Credit card *		
Overdraft *		
Bank loan *		
Payday loans *		
Rent to buy *		
Store accounts / layby *		
Family / friends		
Bank fees		
Other		

Applicant 1

Income	Amount	Period
Wages		
Disability Support Pension or Age Pension		
Family Tax Benefits		
Carers Benefit		
Newstart Allowance		
Parenting/Child Support Payments		
Other Income		
Annual Net (after tax) Income		
• Criteria for single person \$45,000		

*Evidence of income (income statement / 2 recent payslips) YES / NO

*Evidence of 3 months bank statements for ALL accounts no older than 2 weeks YES / NO

Applicant 2

Income	Amount	Period
Wages		
Disability Support Pension or Age Pension		
Family Tax Benefits		
Carers Benefit		
Newstart Allowance		
Parenting/Child Support Payments		
Other Income		
Annual Net Income		
• Criteria for couple \$60,000		

*Evidence of income (income statement / 2 recent payslips) YES / NO

*Evidence of 3 months bank statements for ALL accounts no older than 2 weeks YES / NO