

No Interest Loan Application One Applicant



WA NILS loans provide safe, fair and affordable credit.

No Fees, No Charges, No Interest.

How do I apply for a WA NILS loan?

There are four parts:



1. Documents Checklist

Documents to send along with your application



2. Fortnightly Household Budget



3. Applicant Details



4. Loan Agreement & Centrelink Confirmation Form

Signature required

Please check all sections are completed and send the application with all the documents listed to us.

Send us your application:



Email:
wanils@anglicarewa.org.au



Post:
WA NILS, GPO Box C138 East Perth WA 6892

What happens after I apply?

Once the application is received, it is assessed by the WA NILS team and we get in touch to let you know the outcome.

If approved, we pay your supplier directly and arrange for repayments to come out of your Centrelink income.



Contact us for more info or questions about the loan application

9263 2199

1. Supporting Document Checklist



We require all relevant documents to assess your WA NILS application.
Use this checklist to ensure you include all the documents needed.

QUOTE/S



Quote/s for the items and/or services

If applying for car repairs, a copy of your car registration

IDENTIFICATION - Only ONE required



Health Care Card

Pension Card

Drivers Licence

INCOME



Centrelink Income Statement

Wages - most recent 3 pay slips

Child Support Transaction Summary/Payment History

ACCOMMODATION - Applicable option



Government housing - lease, letter or statement of account

Private rental - current lease/rental agreement

Private boarder - statutory declaration form (contact us for more info)

Owner occupier - mortgage statement or certificate of title

BANK STATEMENTS/TRANSACTIONS



Most recent 90 days of transactions for all bank accounts and credit cards

DEBTS



Most recent statements for:

- Pay day loans - Rent to buy contacts - Afterpay, Zip

BILLS



Electricity bill - most recent (including any payment arrangements)

Gas bill - most recent (including any payment arrangement, advise if no gas service)



2. Fortnightly Household Budget



MY FORTNIGHTLY INCOME

Centrelink	\$
Child Support Income	\$
Wages (after tax)	\$
What else?	\$
My total fortnightly income	\$

MY FORTNIGHTLY EXPENSES

Rent or Mortgage	\$
Council Rates	\$
Gas	\$
Electricity	\$
Water	\$
Phone/Internet	\$
Groceries	\$
Medical/Dental/Chemist/Ambulance	\$
School fees/School uniforms/Excursions/Childcare	\$
Insurances (health, life, funeral, vet, house)	\$
Car (registration, insurance, petrol, parking, maintenance)	\$
Transport (bus & train fares, uber, taxis)	\$
Pay TV	\$
Clothes/Hair cuts/Pet expenses	\$
Cigarettes/Alcohol	\$
Lotto/Newspapers/Pocket money/Donations/Gifts	\$
Entertainment/Holidays/Events/Takeaways	\$
What else?	\$
My total fortnightly expenses	\$

MY FORTNIGHTLY DEBT REPAYMENTS

Centrelink advance or debt	\$
Child Support	\$
Rent Arrears	\$
Other Debt (cash loans, car loan, credit cards, Afterpay, fines)	\$
Overdue Debt (gas, electricity, water, phone)	\$
My total fortnightly debt repayments	\$

Total leftover each fortnight (income less expenses less debt repayments) **\$**

3. Applicant Details



Loan Details	Item 1	Item 2	Item 3
Item / Service			
Supplier			
Price	\$	\$	\$
Total Loan	\$		
Personal Details	Applicant Details		
Full name			
Date of birth			
Gender			
Marital status			
Dependents	Number:	Age/s:	
Centrelink CRN			
Country of Birth			
Language spoken at home			
Aboriginal and/or Torres Strait Islander origin			
Address			
Phone number			
Email			
Time in accommodation	Years:	Months:	
Type of accommodation	Boarder/shared house Department of Housing Private rental Crisis, emergency or transition	Owner occupied Supported accommodation Indigenous community/settlement Other:	
Living arrangements	Single (living alone) Sole parent with dependent/s Shared house - unrelated adults	Shared house - related adults Couple Couple with dependent/s	
Secondary Contact Person			
Full name			
Relationship			
Phone number		Email	
How did you hear about WA NILS?			
Government agency Non government agency Online search		Word of mouth Previous client Other:	

4. Loan Agreement & Centrelink Confirmation Form



By signing this Loan Application and Agreement you acknowledge and agree the following:

Total Loan Amount applied for \$ _____
Centrelink payment for loan repayment to come from _____

Client Agreement

This agreement is included in your application for a NILS loan when it is submitted for a loan assessment. It outlines: (1) our promise to protect your personal information; (2) your responsibilities as a NILS loan client if your loan is approved; 3) your consent to perform a Centrelink enquiry of your customer details and concession card status; and 4) terms and conditions.

Our responsibilities to you

Good Shepherd Australia New Zealand is a not-for-profit organisation that provides access to the NILS program in partnership with local community organisations across Australia. The information in your loan application will be submitted to Anglicare WA: WA No Interest Loans Scheme (hereon known as WA NILS) for a loan assessment. The information is securely held in a protected database owned by Good Shepherd. Your information is collected solely for the purposes of assessing and managing your loan. Other NILS providers will be able to see a record of your loan only (name, date of birth and loan status, but no other personal information). Your name and personal information will not be shared or used to encourage you to purchase other products and services.

From time to time, Good Shepherd reports de-identified (a process used to prevent a person's identity from being connected with information) data to the major partners of the NILS program: the Australian Government, State governments and National Australia Bank. The reporting does not contain any information about your personal identity. We promise your name and personal information will remain private. As a NILS client, you're entitled to ask for a copy of your personal information at any time. You can read the NILS Privacy Policy at goodshep.org.au/privacy-and-confidentiality-policy/

Your responsibilities

By signing this agreement, I am confirming that all the information I have given is true and correct to the best of my knowledge.

If my loan is approved, I promise to repay WA NILS the total loan amount noted above. WA NILS will confirm the fortnightly loan repayment when completed a Centrepay Deduction Authority.

I will contact WA NILS if my personal contact details change.

I will contact WA NILS to discuss my options if I have any problems making repayments.

4. Loan Agreement & Centrelink Confirmation Form



Centrelink Confirmation eServices Authority- CCeS

I authorise:

- Anglicare WA - WA NILS and Good Shepherd to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my customer details and concession card status in order to enable the business to determine if I qualify for a NILS loan
- Services Australia to provide the results of that enquiry to Anglicare WA - WA NILS and Good Shepherd

I understand:

- Services Australia will disclose personal information to Anglicare WA - WA NILS and Good Shepherd including my name, address, concession card status, payment type, payment status, one off payment, income, assets, deductions, shared care arrangements, partner status and Youth Allowance Independent Rate to confirm my eligibility for a NILS loan
- This consent, once signed or verbally agreed to, remains valid while I am a customer of Anglicare WA - WA NILS and Good Shepherd unless I withdraw it by contacting Anglicare WA - WA NILS, Good Shepherd or Services Australia
- I can get proof of my circumstances/details from Services Australia and provide it to Anglicare WA-WA NILS, so that my eligibility for a NILS loan can be determined
- If I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for a NILS loan provided by Anglicare WA - WA NILS and Good Shepherd

I acknowledge and consent for Good Shepherd to conduct a credit check as part of my NILS application. I understand and provide my authorisation.

Terms & Conditions

I/We, the Applicant(s), apply for a no interest loan and, if successful, instruct WA NILS to pay the Total Loan Amount sum detailed above to the Supplier(s) named for the purchase of the Item(s) described.

I agree that WA NILS and/or Good Shepherd can contact me to:

- ✓ Talk about my loan
- ✓ Give me information about NILS
- ☐ Invite me to participate in future research (such as surveys or workshops) to help improve NILS (optional – tick to opt in)

I/we understand that when the loan, more people in the community will be able to access a NILS loan.

Client Full Name			
Signature		Date	