



How to Apply

1. Fill out the Enquiry Form. If eligible for a loan, email or drop the completed Enquiry Form into us at 1 Coral Avenue, Tuncurry as soon as possible so we can enter your details into our system. Alternatively, you can phone through the information, and we can complete the Enquiry Form over the phone on your behalf, or complete the online form at www.fnc.org.au
2. Make an appointment for your loan interview.

Appointments are held on Mondays and Tuesdays at 1 Coral Avenue, Tuncurry and Tuesdays at Tobwabba Aboriginal Medical Service, MacIntosh Street, Forster.

Phone 6555 4351 or email nils@fnc.org.au

Forster Neighbourhood Centre is open Mon-Wed 9.00 am to 4pm and Thurs-Fri 9:00am to 12.30pm.

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

3. Loan applicants are required to gather all the documentation listed in the Document Checklist of the Information Package. Bring the documents with you to the interview appointment. We can help you with your Budget.

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

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



NO INTEREST LOAN SCHEME

Enquiry Form – up to \$2000

Date: _____ NILs Worker: _____

Client Name: _____ DOB: _____

Gender: Male Female Other

Loan Purpose: _____ Loan Amount: \$ _____

How have you heard about NILs? _____

Do you?

- Earn less than \$57,000 per year after tax for single and \$75,000 for family
- Receive Centrelink benefits
- Have a Health Care Card?

Time at your current address:

0-3 months 3-6 months 6 + months

Time at previous address

0-3 months 3-6 months 6 + months

Address: _____

Email: _____

Phone number: _____

Accommodation Type: Circle one

Boarding, private rental, public housing, shelter, supported accommodation, other.

Living arrangements: Circle one

Single, sole parent, couple, couple with dependent/s, group, homeless, other.

Number of dependents: _____

Country of birth: _____ Language spoken at home: _____

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

We need details of 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: _____

Forster Neighbourhood Centre acknowledges the Worimi Elders, both past and present, as the original custodians of the land we operate from

Great partnerships great communities Forster Neighbourhood Centre is currently supported financially by:
~ The State Department of Communities and Justice
~ The Commonwealth Department of Social Services
~ NSW Fair Trading & the National Australia Bank ~ Club Forster ~ Good Shepherd Australia New Zealand



FORSTER NEIGHBOURHOOD CENTRE

Great Lakes NILS - No Interest Loan Scheme

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

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: \$ _____

NO INTEREST LOAN SCHEME
By appointment only

DOCUMENT CHECKLIST

PLEASE NOTE: If you do not have all these documents another appointment will need to be made.

100 points required for ID

<p><u>ID Primary Documents: One or two of the following (70 points):</u></p> <ul style="list-style-type: none"> • Driver's License • Australian Passport • Citizenship certificate • Pension/Health care card • Proof of Age Card 	<p><u>ID Secondary Documents (30 points):</u></p> <ul style="list-style-type: none"> • Medicare card. • Australian taxation office notice. • A utility bill (Electricity, water Bill) • Rates notice. • Tertiary education institution photo ID. • ID Card/ Permit or other- Australian government issued (Boat License, Goal Card) • International License.
<p><u>Expense Documents:</u></p> <ul style="list-style-type: none"> • Current Centrelink income statement • 3 recent pay slips • Current Bank statements - 3 months 	<p><u>Special provisions:</u></p> <ul style="list-style-type: none"> • Indigenous/Torres Strait community letter • Recent Arrival – international travel documents
<p><u>Additional expense documents if not shown in income statement/bank statements:</u></p> <ul style="list-style-type: none"> • Rental agreement or receipt • Mortgage statement • Utility bill – electricity, gas, rates, water <p><u>If loan is for Registration, Car Repairs, or CTP insurance:</u></p> <ul style="list-style-type: none"> • Registration papers • CTP insurance papers • Car Repairs Quote 	<p><u>Quotes:</u></p> <ul style="list-style-type: none"> • Be obtained on business letterhead from the supplier and have the supplier's details including business name, registered ABN and the details for payment (online shop or bank account for Electronic Funds Transfer [EFT]) • Contain a description of the item including make and model number • Include the purchase price including GST, and • Include any delivery costs.



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No Interest Loan Scheme

Client Charter

This Client Charter provides an outline of the level of service individual can expect when getting a NILs loan through a local community provider.

What you can expect from us

1. Your loan application will be processed as soon as possible.
2. You will be treated fairly and with respect.
3. You will receive services in a fair and supportive way.
4. We will explain the loan process in simple terms.
5. You will be informed about how your personal information is used.
6. We respect your privacy, your name and personal information will be kept private.
7. We will refer you to financial counselling if you need further support.
8. We will work with you if you experience hardship and have difficulties repaying the loan.

How you can assist us

1. Be honest to help us understand your needs so that we can give you the best possible service.
2. Tell us if your personal details change in a timely way so that we can contact you when we need to.
3. Tell us how we are doing and give us feedback on our service.
4. Act in a manner that respects our employees and volunteers.
5. Make sure the information you provide us is correct.
6. Make regular repayments on your loan as per your agreement.
7. Contact us if you get into financial difficulty and work with us to make suitable arrangements.
8. Spread the word about NILs, so that more people know about safe, fair and affordable finance.

NILS Client Rights and Responsibilities

To best ensure responsible lending, the rights and responsibilities of applicants is provided at the start of each interview. NILS is based on trust and the circular community credit model.

Client Rights	Client Responsibilities
Be treated fairly and with respect regardless of your personal circumstances and beliefs.	Act in a manner that respects the rights of other clients, staff and volunteers of the organisation.
Be told if you can apply for a loan and how to do so.	Give clear information to assess the loan.
Know and agree to what happens to the information we keep about you and your financial situation.	Make sure the information you give us is accurate.
Give feedback or make a complaint without it affecting whether or not you get help from us.	Let us know if you're happy or unhappy with our service without being rude or aggressive.
If available, access an interpreter, advocate, or other support person to assist with the NILS application.	Tell us if you would like someone with you during the loan interview or to help with the loan application.
Receive a loan without fees, charges or interest if your application is approved.	Make regular payments and pay the loan back so that someone else in the community can get a loan like you did.
Be informed about the loan decision making processes.	Ensure all information provided is true and correct, and that no false or misleading information is given at any time.
Be referred to financial counselling if you need to.	Tell us if you have any financial difficulties now.
Put NILS repayments on hold or change the amount you repay if you get into difficulties repaying the loan.	Tell us if you have any financial difficulties in the future. Restart payments as soon as possible.
Restart loan repayments if you stop.	Make regular payments when you restart, tell us if you have any financial difficulties in the future.
Be able to apply for a second NILS loan once you've started to repay the current loan if you are eligible (up to a combined total of \$1,500 if you can afford it).	Meet the repayment amounts for the first loan and for the second loan.
Be able to apply for another NILS loan (up to a total of \$1,500 if you can afford it) if you are eligible once you've paid your current loan back.	Be able to meet the repayments for the new loan.

Commonwealth of Australia
STATUTORY DECLARATION
Statutory Declarations Act 1959

1 *Insert the name, address and occupation of person making the declaration*

1,1

make the following declaration under the *Statutory Declarations Act 1959*:

2 *Set out matter declared to in numbered paragraphs*

2 I currently reside at _____

and have lived at this address for _____

I pay \$ _____ per week / fortnight / month (circle)

which includes the following expenses (only circle expenses included):

Accommodation / Electricity / Water / Gas / Internet / Telephone / Food /

Other: _____

I am / I am not (circle correct answer) up to date with my rent or expenses.

I owe \$ _____ per week / fortnight / month (circle) for backpay with my rent or expenses.

I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the *Statutory Declarations Act 1959*, and I believe that the statements in this declaration are true in every particular.

3 *Signature of person making the declaration*

3

4 *[Optional: email address and/or telephone number of person making the declaration]*

4

5 *Place*
6 *Day*
7 *Month and year*

Declared at 5 on 6 of 7

Before me,

8 *Signature of person before whom the declaration is made (see over)*

8

9 *Full name, qualification and address of person before whom the declaration is made (in printed letters)*

9

10 *[Optional: email address and/or telephone number of person before whom the declaration is made]*

10

Note 1 A person who intentionally makes a false statement in a statutory declaration is guilty of an offence, the punishment for which is imprisonment for a term of 4 years — see section 11 of the *Statutory Declarations Act 1959*.

Note 2 Chapter 2 of the *Criminal Code* applies to all offences against the *Statutory Declarations Act 1959* — see section 5A of the *Statutory Declarations Act 1959*.

A statutory declaration under the *Statutory Declarations Act 1959* may be made before—

(1) a person who is currently licensed or registered under a law to practise in one of the following occupations:

Architect	Chiropractor	Dentist
Financial adviser	Financial Planner	Legal practitioner
Medical practitioner	Midwife	Migration agent registered under Division 3 of Part 3 of the <i>Migration Act 1958</i>
Nurse	Occupational therapist	Optometrist
Patent attorney	Pharmacist	Physiotherapist
Psychologist	Trade marks attorney	Veterinary surgeon

(2) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); or

(3) a person who is in the following list:

Accountant who is:

- a) a fellow of the National Tax Accountants' Association; or
- b) a member of any of the following:
 - i. Chartered Accountants Australia and New Zealand;
 - ii. the Association of Taxation and Management Accountants;
 - iii. CPA Australia;
 - iv. the Institute of Public Accountants

Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public

APS employee engaged on an ongoing basis with 5 or more years of continuous service who is not specified in another item in this list

Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)

Bailiff

Bank officer with 5 or more continuous years of service

Building society officer with 5 or more years of continuous service

Chief executive officer of a Commonwealth court

Clerk of a court

Commissioner for Affidavits

Commissioner for Declarations

Credit union officer with 5 or more years of continuous service

Employee of a Commonwealth authority engaged on a permanent basis with 5 or more years of continuous service who is not specified in another item in this list

Employee of the Australian Trade and Investment Commission who is:

- (a) in a country or place outside Australia; and
- (b) authorised under paragraph 3 (d) of the *Consular Fees Act 1955*; and
- (c) exercising the employee's function at that place

Employee of the Commonwealth who is:

- (a) at a place outside Australia; and
- (b) authorised under paragraph 3 (c) of the *Consular Fees Act 1955*; and
- (c) exercising the employee's function at that place

Engineer who is:

- a) a member of Engineers Australia, other than at the grade of student; or
- b) a Registered Professional Engineer of Professionals Australia; or
- c) registered as an engineer under a law of the Commonwealth, a State or Territory; or
- d) registered on the National Engineering Register by Engineers Australia

Finance company officer with 5 or more years of continuous service

Holder of a statutory office not specified in another item in this list

Judge

Justice of the Peace

Magistrate

Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*

Master of a court

Member of the Australian Defence Force who is:

- a) an officer
- b) a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 5 or more years of continuous service
- c) a warrant officer within the meaning of that Act

Member of the Australasian Institute of Mining and Metallurgy

Member of the Governance Institute of Australia Ltd

Member of:

- a) the Parliament of the Commonwealth
- b) the Parliament of a State
- c) a Territory legislature
- d) a local government authority

Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*

Notary public, including a notary public (however described) exercising functions at a place outside

- a) the Commonwealth
- b) the external Territories of the Commonwealth

Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office providing postal services to the public

Permanent employee of

- a) a State or Territory or a State or Territory authority
- b) a local government authority