How to Apply

Step 1

Fill out the Enquiry Form. If eligible for a loan, email or drop the completed Enquiry Form into us at 3 Lake Street, Forster as soon as possible so we can enter your details into our system. Alternatively, you can Email your documents through to Nils@fnc.org.au or complete the online form at www.fnc.org.au

Step 2

Make an appointment for your loan interview.

Appointments are held on Tuesday - Thursday at 3 Lake St, Forster by appointment. 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.

1. Loan applicants are required to gather all the documentation listed in the Document Checklist of the Information Package and drop or email those documents to the office prior to your interview appointment.

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

2. 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.

3. Applications are assessed by the either Baptist Care or Mary Mackillip and you will be advised during your interview who it is that the loan has been sent for approval, they 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 ☐

Address: _____

Email: _____

Phone number: _____

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?

Have you experienced Family & Domestic Violence in the last 10 years?
Yes ☐ No ☐

Office Use only

☐ Enquiry Form

☐ 100 Points ID

☐ Recent Bank Transactions – 3 months

☐ Centrelink Income Statement

☐ Proof of Address

☐ Quote or Tax Invoice for items

☐ Rego papers if for car

☐ Electricity Bill

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

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 ☐

If you identify as Aboriginal, would you prefer to have an Aboriginal Interviewer? 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

3 Lake Street Forster NSW 2428 PO Box 314 FORSTER NSW 2428
Telephone: 02 6555 4351 Email: nils@fnc.org.au
ABN 24282113607

CCeS Consent Record (written)

I _____ authorise:

- ***Great Lakes NILS*** 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 (the agency) to provide the results of that enquiry to ***Great Lakes NILS and Good Shepherd Microfinance.***

I understand:

- the department will disclose personal information to ***Great Lakes NILS*** including my name/concession card status/payment type/payment status/one off payment/income/assets/deductions/shared care arrangements/Youth Allowance Independent Rate to confirm my eligibility for ***a NILS loan.***
- this consent, once signed, remains valid while I am a customer of ***Great Lakes NILS*** unless I withdraw it by contacting the ***Great Lakes NILS*** or the department.
- I can get proof of my circumstances/details from the department and provide it to ***Great Lakes 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 the ***NILS loan*** provided by ***Great Lakes NILS***.

Signed: _____

Date: _____

Time: _____

CRN: _____

great partnerships great communities
Forster Neighbourhood Centre is currently supported financially by:
~ The NSW Department of Communities and Justice
~ NSW Fair Trading, Good Shepherd Australia & New Zealand & the National Australia Bank (NILS/IMN)
~ Club Forster (BLBC/Emergency Relief)

We acknowledge the traditional owners of this land, the Worimi people, and pay our respects to their Elders, both past and present.
FNC is committed to reconciliation between all Australians.

No Interest Loan Scheme

Client Charter

This Client Charter provides an outline of the level of service individual scan 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.

NO INTEREST LOAN SCHEME
By appointment only

Good Shepherd
No Interest Loans

DOCUMENT CHECKLIST

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

100 points required for ID

ID Primary Documents: One or two of the following (70 points): • Driver's License • Australian Passport • Citizenship certificate • Pension/Health care card • Proof of Age Card	**ID Secondary Documents (30 points):** • 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.
Expense Documents: • Current Centrelink income statement • 3 recent pay slips • Current Bank statements - 3 months	**Special provisions:** • Indigenous/Torres Strait community letter • Recent Arrival – international travel documents
Additional expense documents if not shown in income statement/bank statements: • Rental agreement or receipt • Mortgage statement • Utility bill – electricity, gas, rates, water **If loan is for Registration, Car Repairs, or CTP insurance:** • Registration papers • CTP insurance papers • Car Repairs Quote	**Quotes:** • 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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~ Club Forster ~Good Shepherd Australia New Zealand

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