



BLACKHEATH AREA NEIGHBOURHOOD CENTRE INC.

Working for people and the small communities at the top of the mountains

Thank you for your enquiry about the **No Interest Loan Scheme (NILS)** from Blackheath Area Neighbourhood Centre.

If you would like to go ahead with a loan you will need to collect the following documents. You **MUST** bring ALL these documents to the interview even if you are a previous client. If you do not have all these documents at the time of interview, your loan application will be delayed.

- Your current Income Statement from Centrelink and/or Pay Docket from your employer
- A document showing length of stay at current accommodation, e.g. Lease, or a letter re board payments
- Driver's License or other identification
- Details of your usual household expenditure, including **most recent** rent receipt or mortgage statement, telephone, gas and/or electricity accounts.
- Any other outstanding accounts
- Copy of the last 3 months bank statement –and/or credit card statement
- Details of any personal loans you currently have including from payday lenders
- **A written quote** for the item/service you wish to purchase. Items for which a deposit or all the money has been paid will not be approved.

Please note that we will not approve loans for laybys, second hand goods or goods purchased from sites such as Ebay or Gumtree.

Attached is an application form for you to fill out as much as you can. **Don't worry if you don't complete it or it looks a bit intimidating. We can go through it at the interview.**

At the interview you will be asked about what you spend your money on. Try and be realistic about this. We may not approve the loan if you don't tell us what your complete fortnightly expenses are.

A copy of **NILS@BANC - Your Rights and Responsibilities** is also attached.

When you're ready to make an appointment, please call BANC on 4748 7770 for a time and date.

If you need further information or would like to change your appointment time, please contact us at BANC on 4787 7770.

NILS@BANC Application Form

Please fill out as much of this application form as you can. Don't worry if you can't complete it or it looks too hard. We will go over it at the interview.

Interview date: Client ID:

Family name: Given name:

Address:

Ph: (h) MOB:

Email:

Date of birth: Centrelink number:

Emergency contact:

Have you taken out a NILS Loan in the past? Yes No

What are you seeking a NILS loan for?

What amount do you need?

Divide this amount by 26 to get your fortnightly repayment over 12 months:

Have you tried to get a loan from somewhere else? No Yes

If yes, which type of service?

Bank/Building society

Credit Union

Payday lender

Other

Your Income

Newstart

Disability Support

Parenting Payment

Family tax benefit

Widows

Carers

Wage/Salary

Other

Housing

Community housing

Housing NSW

Private rent

Other

How long have you lived there?

.....

How did you find out about NILS@BANC?

- Ad in paper
- Referral from other service
- BANC website
- Friend
- Other

Do you have any dependents? No Yes

Details:

Are you married or in a defacto relationship? Yes No

Do you identify as Aboriginal or Torres Strait Islander? Yes No

Were you born in Australia? Yes No

Language spoken at home:

DECLARATION

This budget is a true and correct estimate to the best of my knowledge. I understand that no identifying information will be given to the loans committee members. I understand that this information will be retained by Blackheath Area Neighbourhood Centre NILS and the profile information will be recorded on the loans program management database. The information will not be released to other agencies, but may at some time be accessible by service providers to BANC for example, information technology suppliers when maintaining or modifying computer systems.

Signature: Date:
(Nils applicant 1)

Signature: Date:
(NILS applicant 2)

Office use only:

Loan approved No Yes

BUDGET ASSESSMENT (fortnightly)

| | AMOUNT | | AMOUNT |
|---------------------------|---------------|-------------------------------|---------------|
| <u>HOUSING</u> | | <u>CHILDREN</u> | |
| Rent/Mortgage | | School fees | |
| Rates | | Uniforms | |
| Water | | Excursions | |
| Strata Levies | | Childcare | |
| House Repairs | | Nappies | |
| H & C Insurance | | Toys/Books | |
| | | Maintenance | |
| <u>UTILITIES</u> | | | |
| Electricity | | <u>EDUCATION</u> | |
| Heating/ firewood | | Uni/ College fees | |
| Gas | | Books/stationary | |
| Telephone | | Other | |
| Internet | | | |
| | | <u>MEDICAL</u> | |
| <u>CAR/ TRAVEL</u> | | Health insurance | |
| Fuel | | Life insurance | |
| Repairs | | Doctor | |
| Registration | | Dentist | |
| Insurance (CTP) | | Pharmacy/medications | |
| Fares/ Train/ Bus | | Medical equipment | |
| | | Vet fees | |
| <u>FOOD</u> | | | |
| Groceries/ supermarket | | <u>LOAN REPAYMENTS</u> | |
| Take Away | | Car | |
| Pet Food | | Credit card/s | |
| | | Store account/s | |
| | | Finance co. | |
| <u>PERSONAL</u> | | Personal loan | |
| Clothing | | Centrelink | |
| Haircuts | | Lay by | |
| Movies/ DVD rental | | Fines | |
| Gifts- Xmas, b'day | | TOTAL EXPENSES | |
| Alcohol | | | |
| Cigarettes | | <u>INCOME</u> | |
| Lotto/ TAB | | Pension/ benefit 1 | |
| Club memberships | | Pension/ benefit 2 | |
| Foxtel/ Pay TV | | Maintenance | |
| | | Salary/wage | |
| | | Other | |
| | | TOTAL INCOME | |
| EXPENSES SUB-TOTAL | | SURPLUS/ DEFICIT | |

Notes

NILS@ BANC

YOUR RIGHTS AND RESPONSIBILITIES

You have a right to:

- ✓ Be treated fairly and with respect regardless of your personal circumstances or beliefs
- ✓ Be informed about the schemes 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 after the No Interest Loans Committee has received a request in writing.

Your responsibilities are to:

- ✓ Act in a manner that respects the rights of other applicants and employees of the agency
- ✓ Ensure all information provided for the purpose of the loan enquiry and interview are true and correct and that no false or misleading information is given at any time.
- ✓ Make regular repayments as stated in your contract
- ✓ Advise the No Interest Loans Scheme if you are experiencing difficulties making your repayments
- ✓ Advise the No Interest Loans Scheme if Centrepay is no longer available to you due to changes in your circumstances
- ✓ Advise the No Interest Loans Scheme if you change your address or telephone number.