



BaptistCare

HOPESTREET



**No Interest  
Loans**

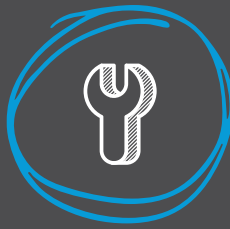
*Because  
we care*

# No Interest Loans

Loans are available up to \$2,000, no interest, no hidden charges and no extra or additional costs. Repayments are generally made over 12 months. Only pay back what you borrow for essential goods and services including;



**Household  
items**



**Car Repairs  
& Registration**



**Medical  
& Dental**



**Technology**



**Housing**



**Education**

## Loans are also available up to \$3,000 for;

- Advance rent and bond to a real estate agent or NSW Community Housing as part of a new lease agreement and
- Rent arrears (by exemption only) and
- Utilities (only for families or individuals affected by family and domestic violence).

## Eligibility

- Earn less than \$70,000 annual income (before tax) as a single person or \$100,000 annual income (before tax) if you have a partner or children
- **OR** Have experienced family or domestic violence in the last 10 years
- **OR** Have a Health Care Card / Pension Card
- **AND** You can show you can afford to repay the loan

# What you need to do



Collect the documents required for the application interview from the Document Checklist.

**It is important you have all your documentation**



Email all documents required to:  
**[nenquiry@baptistcare.org.au](mailto:nenquiry@baptistcare.org.au)**

# What happens next?



Once **all** documents have been received, our team will review your documents and contact you to arrange an interview.

The interview will take place over the phone and should take around 30 minutes



Due to the high volume of applications that we receive, it may take 3-5 working days for someone to contact you to arrange an application interview.



If you have any questions, please call **1300 275 227**.



Once your application is lodged, your application will be assessed within 24-48 business hours and you will be notified of the outcome via text message.

**If you are successful your invoice will be paid for you and your repayments will be set up to commence directly from your Centrepay.**



## **Need Face to Face**

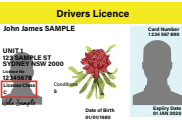
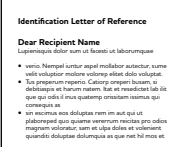
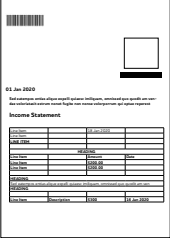
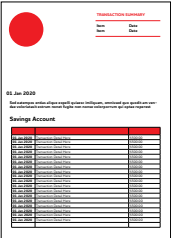
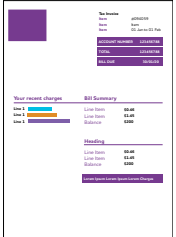
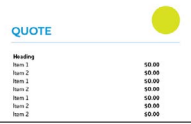

give us a call to discuss these options on **1300 275 227**.



**Visit our website for more information**  
**[baptistcare.org.au/nils](http://baptistcare.org.au/nils)**

# Document checklist

All documents must be the most recent and in date.

ID (100 points)			
<input type="checkbox"/> Valid Centrelink card AND valid Australian drivers license or Photo Card		<input type="checkbox"/> <b>OR</b> Special Provision (100 points)	
Budget Evidence			
Income		Expenses	
<input type="checkbox"/> <b>Current Centrelink Income &amp; Deduction Statements</b>  <input type="checkbox"/> Pay slips (3 most recent)		<input type="checkbox"/> Bank transaction listing for ALL accounts (last 90 days no older than 10 days)  <input type="checkbox"/> Credit card Statements (most recent)  <input type="checkbox"/> Other debts: Payday loans, Rent-to-buy, Afterpay, Zip Pay etc.  <b>Each DOCUMENT must show your name, address, account number. UNFORTUNATELY NO SCREENSHOTS will be accepted</b>	
Proof of Residence		Bills	
<input type="checkbox"/> <b>Renting:</b> Rental Ledger or Rental Statement (last 90 days)  <input type="checkbox"/> <b>Shared House or Temporary Accommodation:</b> Statutory Declaration  <input type="checkbox"/> <b>Homeowner:</b> Mortgage Statement/ Rate Notices (this is not required if it is a centrepay deduction)		<b>Most recent</b>  <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Pay TV <input type="checkbox"/> Gas Bill <input type="checkbox"/> Water Bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Internet Bill	
Quote			
<input type="checkbox"/> Quote or invoice on the official supplier letterhead with ABN & bank details (delivery costs included), web link		<b>Only if applying for vehicle registration:</b>  <input type="checkbox"/> Copy of registration notice from NSW Dept of Transport  <input type="checkbox"/> Pinkslip/Blueslip	

Commonwealth of Australia  
STATUTORY DECLARATION  
*Statutory Declarations Act 1959*

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

make the following declaration under section 9 of the *Statutory Declarations Act 1959*:

2 *Set out matter declared to in numbered paragraphs* 2

**EXAMPLE ONLY**

**Scan QR card to download  
Statutory Declaration Form**

I believe that the statements in this declaration are true in every particular, and 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*, the punishment for which is imprisonment for a term of 4 years.

3 *Signature of person making the declaration* 3



4 *Email address or telephone number of person making the declaration* 4

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

Declared at <sup>5</sup> on <sup>6</sup> of <sup>7</sup>

Observed by me,

8 *Signature of person observing the declaration being made* 8

9 *Full name, qualification and address of person observing the declaration being made* 9

10 *Email address and/or telephone number of person observing the declaration being made* 10

# BaptistCare NILS Centrelink Confirmation eServices Authority - CCeS

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If you would like us to download your Centrelink Statement for you, we will be happy to assist. Please carefully read and complete the following form.

I \_\_\_\_\_ (**client name**) authorise:

- **BaptistCare NSW & ACT** 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 **BaptistCare NSW & ACT** and Good Shepherd.

I understand:


- Services Australia will disclose personal information to BaptistCare NSW & ACT 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 **BaptistCare NSW & ACT** and Good Shepherd unless I withdraw it by contacting **BaptistCare NSW & ACT**, Good Shepherd or Services Australia
- I can get proof of my circumstances/details from Services Australia and provide it to **BaptistCare NSW & ACT** 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 **BaptistCare NSW & ACT** and Good Shepherd.


Signed \_\_\_\_\_ Date \_\_\_\_\_

**If completed take a picture and send it with your other supporting documents**

# How NILS can work better for your budget

Below is a table showing an example comparison between NILS and other loan providers that charge fees, interest and additional costs.

Loan Amount	Loan Term	Repayments	Total Paid
 8.5kg Front Load Washing machine <b>\$780</b>	NILS Loan - 12 months	\$30.00 per fortnight	\$780.00
	Small Payday Cash Loan – 12 months	\$50.40 per fortnight	\$1310.40
	Rent to Buy - 36 months	\$9.83 per week	\$1533.48

Loan Amount	Loan Term	Repayments	Total Paid
 Hisense 503L Fridge <b>\$1170</b>	NILS Loan - 12 months	\$45.00 per fortnight	\$1170.00
	Small Payday Cash Loan – 12 months	\$75.60 per fortnight	\$1965.60
	Rent to Buy - 36 months	\$14.95 per week	\$2332.20

*\*you could also be charged late repayment fees, breakout fees, cancellation fees, early repayment fees.*

NILS is based on trust and the circular community credit model. This means that every repayment made by those who currently have a NILS loan is being used to help the next person, who may be you.



# NILS Client Rights and Responsibilities

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 \$2,000 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 \$2,000 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.



# FAQ

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## **Can I get a cash loan instead?**

Unfortunately the NILS program doesn't assist with cash loans. We also don't transfer money into client's bank accounts to pay for items. Other items that are excluded from the NILS program include rent, bills or debt consolidation, cash and holidays.

## **Do I need to do it all online?**

No, we can arrange a face to face appointment if that is your preference to assist you with your application. Check out our locations online [baptistcare.org.au/hopestreet](http://baptistcare.org.au/hopestreet) or call **1300 275 227**.

## **Why do you need so much of my personal information and so many documents?**

We need to confirm you are the person who is applying for the loan as a part of our reporting obligations. The 100 points of ID confirms this information. We also need to know what you would like to purchase, who we need to pay and if you can financially afford a NILs loan without putting yourself into financial stress. We aim at being a responsible lender.

## **Why do I need to send across a quote and what store can I select from?**

Your quote helps us to purchase your correct item on your behalf. Please ensure you include delivery expenses if this is required in your quote or bank details if the retailer prefers this payment method. Please note bank transfers can take an additional 2 business days to reach your supplier.

## **It all seems too hard to do. How do I send my information across?**

Our coordinators are trained to support you and make it as easy as possible. You can email your documents across to your assigned coordinator or we can provide you with a mobile number to text it across to.

## **I don't pay for electricity and the account is not in my name. What do I need to include in my application?**

If your electricity or any other expense is paid by someone else, we will need confirmation from that person. Your coordinator will have these discussions with you doing the application process.

## **What Afterpay or Zippay or other By Now Pay Later information do I need to send?**

**Afterpay** – Login into your Afterpay and send across the 15, 30 and 60 days outstanding balance from your orders page and take a screen shot.

**Zippay** – your latest statement can be sent across as your supporting documentation

**Other By Now Pay Later** – we need to know your repayment obligations to include into your budget.

## **Why do you need my banking transactions and how can I get this across to you?**

Your bank statements assist your coordinator with your current expenses in preparing your budget. The last date shown on your statement must be within 10 days. BaptistCare use a secure link that assists client to generate the correct period required for their application. You can access the link here <https://scv.bankstatements.com.au/NILS-BCNA>

## **Can I take screen shots of my bank statements and send them across?**

Unfortunately we cannot accept screen shots of bank statements as a part of your application due to the time it takes in collating all the images into one document. Other ways to get your bank statements across include;

- Use the bank statement link above
- Drop it into the local HopeStreet centre and ask them to email it across to your coordinator
- Ask your bank to email the transaction listing across to yourself – then forward it across to your coordinator.

## **I already have a NILS loan, can I get another?**

If you already have a NILS's loan you are eligible to apply for a 'top up' loan after 90 days of consistent repayments. You can only access 1 top up during the course of your loan. You will need to complete the Application process each time you apply for a loan.

## **Are there other ways to make my No Interest Loan repayments than Centrepay?**

Centrepay is our main repayment option as the repayment is set up by our team for your convenience. If you prefer to make payments directly, we can provide you our banking details for you to set up the repayments from your bank account. At the moment, we are unable to set up a direct debit option for our clients.

## **Can I purchase second hand items?**

All purchases must be from an Australian Business retailer with an ABN. Second hand items and refurbished electrical goods can not be available for purchase. If you are unsure about your item, talk to your coordinator about the retailer you wish to use during your application interview.

# Additional Resources

<b>NILs Loan outside our regions</b>	Find your most local NILs provider here <a href="https://goodshep.org.au/nils-provider-finder/">https://goodshep.org.au/nils-provider-finder/</a>
<b>BaptistCare</b>	BaptistCare offers more than just NILS, we can also offer support for Home Care, Aged Care Homes, Retirement Living, Community Housing, Counselling and Family Services, HopeStreet – including community engagement, casework and food support assistance. <b>1300 275 227</b> <a href="http://baptistcare.org.au">baptistcare.org.au</a>
<b>BOND Assistance</b>	Have you tried Rentstart? <a href="https://www.service.nsw.gov.au/transaction/apply-for-a-rentstart-bond-loan">https://www.service.nsw.gov.au/transaction/apply-for-a-rentstart-bond-loan</a>
<b>Private Rental Assistance</b>	<a href="http://www.facs.nsw.gov.au/housing/factsheet/private-rental-assistance">http://www.facs.nsw.gov.au/housing/factsheet/private-rental-assistance</a>
<b>Financial Debt Helpline</b>	<b>1800 007 007</b> (free hotline Monday to Friday 9:30 to 4:30pm)
<b>Financial Independence Hub</b>	A free and confidential service providing on-going support for people who have experienced financial abuse <a href="https://goodshep.org.au/services/fih/">https://goodshep.org.au/services/fih/</a> <b>1300 050 150</b>
<b>Link2home</b>	Link2home is a state-wide information and referral service to assist homeless people and those at risk of homelessness <b>1800 152 152</b>
<b>Domestic Violence Support</b>	1800RESPECT <b>1800 737 732</b>
<b>Find a JP near me</b>	Looking for a JP to sign your statutory declaration? Search for one near you. <a href="https://www.service.nsw.gov.au/transaction/find-a-justice-of-the-peace-jp">https://www.service.nsw.gov.au/transaction/find-a-justice-of-the-peace-jp</a>
<b>Anglicare Financial Assistance Line</b>	<b>1300 111 278</b>
<b>Salvation Army Emergency Relief Assistance</b>	<b>1300 371 288</b>
<b>Legal Aid</b>	<b>1300 888 529</b> <a href="http://www.legalaid.nsw.gov.au">www.legalaid.nsw.gov.au</a>
<b>Service NSW</b>	Offering concessions rebates and assistance across a range of household bills and activities <b>13 77 88</b> <a href="http://service.nsw.gov.au">service.nsw.gov.au</a>
<b>Mental Health</b>	
<b>Beyond Blue</b>	Talk to a trained mental health professional any time. Calls are confidential. <b>1300 224 636</b>
<b>Lifeline</b>	24-hour crisis support telephone service <b>13 11 14</b>
<b>Anything else</b>	
<b>Ask Izzy</b>	<a href="https://askizzy.org.au/">https://askizzy.org.au/</a>



**1300 275 227**



**nenquiry@baptistcare.org.au**



**baptistcare.org.au/hopestreet**

**Proudly funded by the NSW Government**