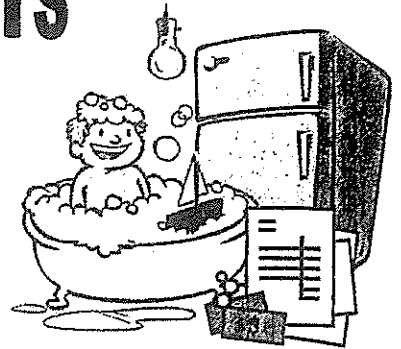


HOUSEHOLD BILLS & DOCUMENTS

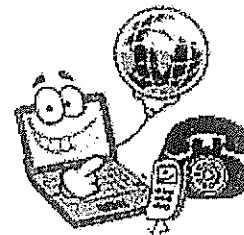
PLEASE READ CAREFULLY



Even if you pay your rent, electricity and other bills via Centrepay deductions, we still need you to bring the following documents. **Please make sure that all documents are the most recent – up to date.**

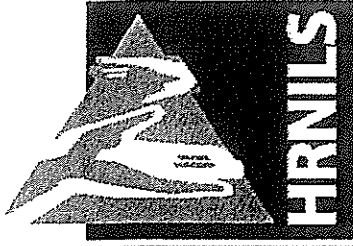
If you are on a payment plan for any of your bills, please bring along confirmation of your plan, and the amount you are required to repay.

- Proof of identity** – Pension, Health Care Card, and Driver's Licence if you have one.
- Centrelink Income Statement.**
- Centrepay Statement.** This is a detailed list of all your centrepay deductions.
- Rental Ledger: (for at least 3 months)** if you are not named on the lease, see information provided below **. **Your loan cannot be processed without confirmation of housing payments.**
- Electricity, Gas, Water and other utility bills.**
- Telephone, internet and/or mobile bill.**
- Bank Statement(s):** most recent – 3 months required.
- Four Concurrent Pay Slips** – if you are working
- Current Loan Statement** for all existing loans. (Rent to Buy, Radio Rental, Personal loans etc).
- Credit Card Statement.**
- Confirmation of any additional income** (Board, Child Maintenance, Superannuation etc) Official statements or confirmation within bank statements.
- DON'T FORGET YOUR QUOTE.** Your quote should be written out on Suppliers letterhead, and include their ABN number. The model number and brand of the items should also be included as well as warranty details. If you need to have your item delivered, please include the cost of delivery. **Quotes printed from the internet are not eligible.**



****If you own your own home you need to bring a recent copy of your water and land rates. If you have a home loan, we also need a current statement.**

****If you are boarding or paying private rent: we need to see regular board/rental payments within your bank statements before your loan can be processed. If you need further information please contact HRNILS Head Office on 49877660.**



Hunter Region No Interest Loans Scheme Inc.

4/42 William Street, RAYMOND TERRACE NSW 2324
 PO Box 223, RAYMOND TERRACE NSW 2324
 P: 02 4987 7660
 F: 02 4987 7663
 Freecall: 1800 886 406
 ABN: 63 469 141 503

HUNTER REGION NO INTEREST LOANS SCHEME

APPLICANT DETAILS

APPLICANT 1

APPLICANT 2/PARTNER

First Name:		First Name:	
Last Name:		Last Name:	
Gender:		Gender:	
CRN:		CRN:	
Date of Birth:		Date of Birth:	

Address:	
Phone:	
Email:	
Alternative Contact No: <i>this is the name and number of someone you give HRNILS permission to contact if we are unable to contact you.</i>	
Number of Dependents: Age of youngest child:	
Aboriginal or Torres Strait Islander:	
Country of Origin:	
Main income source:	
Housing: please circle one option	Public Rent Private Rent Caravan Park/Mobile Home Relatives Transitional Housing Mortgage Own Home Outright Other
Time in current housing:	
Time in Local Government Area:	
Referred By:	
Interview date:	
Access Agency:	
Comments:	

Hunter Region No Interest Loan Scheme

PERSONAL BUDGET



Name/s: _____ Date: _____

Please ensure all expenses incurred over a 12 month period are included. Budget needs to reflect genuine living circumstances. Put expense in appropriate column eg rent may be paid either weekly or fortnightly. Telephone bills are usually paid per month.

EXPENSES	\$ PER WEEK	\$ PER F/NIGHT	\$ PER MTH	\$ PER QTR	\$ PER YEAR	EXPENSES/INCOME	\$ PER WEEK	\$ PER F/NIGHT	\$ PER MTH	\$ PER QTR	\$ PER YEAR
HOUSING						CHILD EXPENSES					
Rent / Mortgage						School Fees					
Water/Land Rates						Childcare					
Electricity / Gas						Lunches					
Maintenance/Repairs						School expenses excursions, etc					
Telephone						Sports, pocket money etc					
Internet-tick if Prepaid <input type="checkbox"/>						Other					
Mobile-tick if Prepaid <input type="checkbox"/>						MEDICAL	WK	F/N	MTH	QTR	YR
Foxtel/Austar						Doctor/Dentist					
Insurance						Chemist					
Other						Medical Equip					
TRANSPORT	WK	F/N	MTH	QTR	YR	Health Insurance					
Fuel						Other					
Car Registration						LOANS & DEBT REPAYMENTS	WK	F/N	MTH	QTR	YR
CTP Insurance						Centrelink Loan / Debt					
Repairs/Maintenance						Personal/Finance Co. Loan					
Car Insurance						Child Maintenance					
Fares						Credit card/Store Card					
FOOD & HOUSEHOLD	WK	F/N	MTH	QTR	YR	Rent-to-Buy plan					
Supermarket Items						Other					
Takeaway						TOTAL EXPENSES					
Other						INCOME	WK	F/N	MTH	QTR	YR
OTHER EXPENSES	WK	F/N	MTH	QTR	YR	ALL Centrelink Payments					
Clothing / Haircuts						Earnings / salary					
B/day & Xmas gifts						Board / Other					
Personal Spending						Child Maintenance Rec'd					
Alcohol						TOTAL INCOME					
Cigarettes						Less TOTAL EXPENSES					
Pet Expenses						Surplus/Deficit prior to HRNILS Repayment:					
Funeral Plan						HRNILS Repayment:					
Other (Chrisco etc)						SURPLUS/DEFICIT					

*Note that the expenses budget should be compared with the bank statement and discussed with the client. Excessive amounts left over each fortnight will suggest an incomplete budget.

HRNILS repayments are to be taken from the following Centrelink benefit: _____

**RELEASE OF INFORMATION
TO
HUNTER REGION NO INTEREST LOANS SCHEME (HRNILS)**

I/We consent to my/our personal information (including sensitive information, as that term is defined in Hunter Region No Interest Loans Scheme's privacy policy) being shared with, transferred and/or disclosed to, our affiliates and partners, including other accredited NILS providers (and their subcontractors), the National Australia Bank and Good Shepherd Microfinance, for the purposes of processing loan applications, payments and repayments and otherwise administering the NILS programme (including loan management, reporting and evaluative activities).

I/We further agree to notify HRNILS of any change in circumstance including, but not limited to, change of address and phone contacts; cessation of or alteration to Centrelink payments; or change to the loan repayment amount.

HRNILS privacy policy can be viewed by following the link at www.hrnils.org.au

Applicant 1	Applicant 2
Name:	Name:
Date of Birth:	Date of Birth:
Signature:	Signature:
Date:	Date:

APPLICANT RIGHTS AND RESPONSIBILITIES

Applicant Rights

People wishing to use HRNILS have the right to expect that HRNILS providers will make every effort to ensure that their rights are upheld. This includes the right to:

- Be treated fairly and with respect regardless of their personal circumstances or beliefs
- Be informed about the scheme's eligibility criteria
- Be informed about the loan decision making processes
- Receive the Terms and Conditions of the loan
- Know how information about them is recorded and who will have access to their information
- Make a complaint and have the complaint dealt with fairly and promptly without retribution
- Access their personal file after the No Interest Loans Committee has received a request in writing
- Receive an annual statement that shows the amounts paid and the balance of the loan owing

Applicant Responsibilities

- 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 the loan agreement
- Advise the No Interest Loans Scheme if there are difficulties in making repayments
- Advise the No Interest Loans Scheme if Centrepay is no longer available due to a change in circumstances
- Arrange to obtain information about a direct deposit should Centrepay no longer be available