



Dear Sir/Madam,

Thank you for your interest in Beenleigh Neighbourhood Centre's No Interest Loan Scheme (NILS) program. Please find the following documentation enclosed:

- Supporting Document Checklist.
- Interview process information sheet.
- Statutory Declaration for Tenancy – please note this document is only required if you are renting/boarding and your name does not appear on the tenancy agreement. This document must be completed by a person named on the tenancy agreement or the property owner and must be witnessed by a JP or Cdec.

To be eligible for a NILS loan you must:

1. Have a Health Care Card/Pension Card or be on a low income (net income of \$45 000 per annum for individuals or \$60,000 per annum for a joint applicants)
2. Have lived at your current address for more than three months.
3. Show a willingness and capacity to repay.
4. Be applying for an approved purpose e.g., education, household appliances and/or furniture, household repairs, health, technology, outdoor equipment, car related items, funeral or veterinary costs.
5. Loans are not available for non-approved purposes e.g., bills, rent/bond, used electrical goods, used baby furniture, living expenses, fines/penalties, debt repayment and consolidation, cars, or insurance.

If you believe you are eligible and wish to apply, please follow the directions on the attached interview process information sheet. Please note:

- Following successful submission of your application you can expect to receive an outcome (approved/declined/additional information required) within approximately 14 business days.
- Your application will be submitted to and processed by *Community Care Beenleigh Districts*. Beenleigh Neighbourhood Centre does not assess your application or disburse funds. *Community Care Beenleigh Districts* will advise you of the outcome of your loan application. If your application is successful, the loan funds will be disbursed into the bank account of the business/organisation named on your quote. Funds will not be disbursed in any other manner.

If you have any questions, please call us on (07) 3287 2840 or contact us by email at nils@beenleigh.org.au.

Kind Regards,

Beenleigh Neighbourhood Centre

Enclosures (3)

No Interest Loan Scheme (NILS) Program

Supporting Documentation Checklist

Proof of Identity - At Least One (1) Document Required

- Centrelink Card (HCC/PCC)
- Australian Driver's License
- Proof of Age Card
- Key Pass
- Australian Passport
- Student Card
- Birth Certificate
- Immigration Card
- Veterans Affairs Identity Card

Proof of Income - At Least One (1) Document Required

- Centrelink Statement (MUST list all deductions)
- Payslips - 3 most recent (only if employed)
- ATO Notice of Assessment (only if self-employed)

Proof of Expenses (All Applicable Documents Required)

- Bank statements/transaction history for ALL bank accounts.
Statements/transaction history must cover at least three months for all accounts and be no more than two weeks old.
- Statement of rental payments/rental ledger, or mortgage statement.
- Gas account(s)
- Electricity account(s)
- Rates & water account(s)
- Internet and/or home phone account(s)
- Mobile phone account(s) (pre-paid & post-paid)
- Credit card statement(s)
- Statements for ALL existing loans e.g. car, bank, payday.
- Statements for any other debts e.g. Afterpay, Zip Pay/Money, SPER, Layby. Rent-to-Buy, etc.

Proof of Address - At Least Two (2) Documents Required

- Tenancy/Rental Agreement
- Mortgage Statement
- Statement of Rental Payments/Rental Ledger
- Statutory Declaration

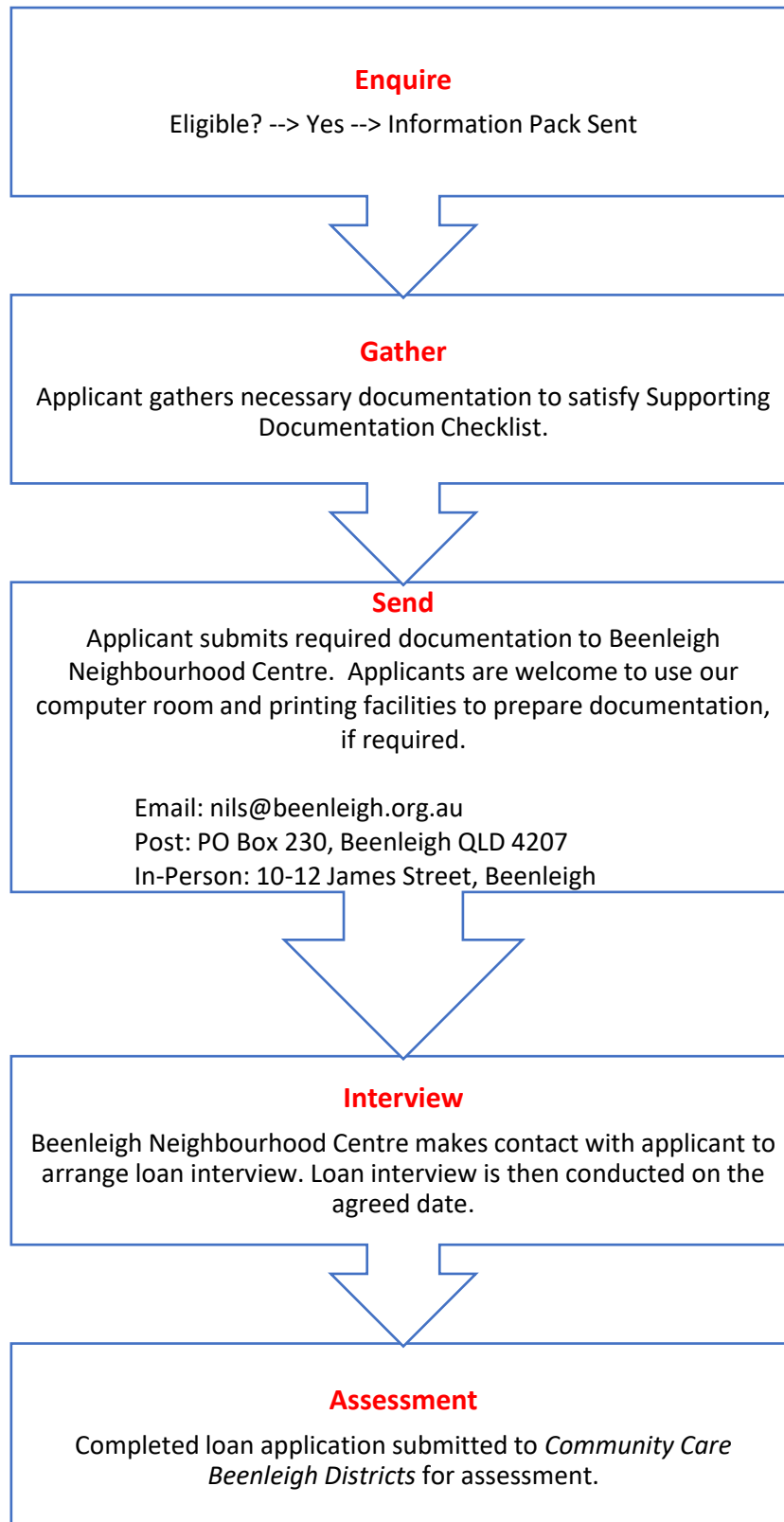
Quote(s) - At Least One Quote / Invoice Required

- Quote/invoice from business on letterhead w/ registered ABN, including all contact details.



No Interest Loan Scheme (NILS) Program

Application Process



Statutory Declaration

QUEENSLAND
TO WIT

I,

of in the State of Queensland

do solemnly and sincerely declare that

_____ is a tenant or boarder of mine and resides at:

The amount I receive is \$_____ per fortnight. This includes rent / utilities / food
(delete as required).

Rent/board has been paid up to _____ (date).

The tenant or boarder has been residing at this address for ____ years ____ months.

And I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provisions of the Oaths Act 1867.

Signature of declarant/deponent

Taken and declared before me at

this day of

A Justice of the
Peace/Commissioner for
Declarations.