



Thank you for your recent enquiry about our No Interest Loans (NILs) Program.



What is NILs?

NILs is a no interest loan which is facilitated by trained staff at the Bundaberg & District Neighbourhood Centre.

To be eligible for NILs you must have:

- a Health Care Card or Pensioner Concession Card OR earn less than \$57,000 a year (after tax) for individuals or \$75,000 a year (after tax) for couples or people with dependents;
- lived at your current or previous address for at least 3 months; and
- the capacity to repay the loan.

If you are a non-permanent resident of Australia on a temporary protection visa or bridging visa you are also eligible for a NILs loan, however the loan term must not exceed the expiration date of your visa.

The amount you can borrow is dependent on your income and ability to repay. The maximum amount that you can apply to borrow is \$2,000 with the repayments payable over a 12 month period and are deducted from your Centrelink payment via the Centrepay deduction scheme or by direct debit.

What can NILs be used for?

These loans are available for items such as:

- **Household essentials** – whitegoods; furniture; consumer electronics; small appliances; outdoor & garden; delivery & shipping cost
- **Health & wellbeing** – dental; vision related; medical; pets; mobility devices & support; life events; allied health costs
- **Education & employment** – technology; course & certification fees; learning material; uniform, work clothes & PPE; school activities; work equipment & tools; fees – licenses permit, applications; delivery & shipping cost
- **Housing** – house repair; hot water / tank / pump; relocation cost; advance rent & bond*; rates*; utilities* (exception for FDV clients only*)
- **Vehicle & transport** – repair & maintenance (Do not start vehicle repairs before loan has been approved); vehicle registration; insurance excess; driving lesson & test; bicycle or scooter.

What can't NILs be used for?

Loans are not available for:

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| <ul style="list-style-type: none"> - Cash payments - Debt repayment and consolidation - Comprehensive or third party fire/theft insurance - Fines or penalties - Utilities (gas, electricity, phone)* - Living expenses such as food | <ul style="list-style-type: none"> - Clothing (except school/sport uniforms) - Lay-by - Private sales - Second hand/refurbished electrical goods and baby furniture - Outbound International airfares |
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How do I get a loan?

To commence the NILs application process, come into the Bundaberg Neighbourhood Centre at 111 Targo Street, Bundaberg between 9:00am and 3:00pm Monday to Friday. Bring your current Driver's Licence / Proof of Age Card and your Health Care Card /Pensioner Concession Card, the receptionist will complete the NILs Application Form with you and take photocopies of your identification. This information is then recorded in our NILs enquiry database.

You will then be given a NILs package, with an explanation of what documents you need to gather and bring back to the Centre, after also completing a fortnightly budget (template is in package). Once all documents are returned, the NILs team will review them and phone you within five working days to come into the Centre to complete the loan application. Appointments are Tuesday and Wednesday and will take about 45 minutes. This application is then sent to the Loan Provider in Brisbane and they will advise you if the loan has been approved.

This process could take between two to four weeks, after returning ALL the required documents, including the review time by the NILs workers and the approval by the Loan Provider.

Alternatively if you live at distance and cannot attend the Centre, a NILs Application Form will be sent to you to complete, sign, scan and email to NILS@bundabergneighbourhoodcentre.org.au. You will also need to provide a copy of your current Driver's Licence / Proof of Age Card and your Health Care Card / Pensioner Concession Card (print both sides in color). **Prior to gathering the documents listed in the checklist, please email the completed application form and copies of identification back, to start the application process.*

Along with the form, we will send:

- The NILs Document Checklist to assist you in gathering all the required documentation;
- A fortnightly budget template for your completion; and.
- An Illion bank scraping link to assist with obtaining your bank transactions. This information will be emailed directly to the Nils Office.

Once the budget has been completed and ALL the required information is gathered, they should be emailed back in PDF format to nils@bundabergneighbourhoodcentre.org.au. Please do not send emails over several days, make sure you have all documents ready to send on one day, however separate emails will be required on that day dependent on the size of the documents.

Once all documents are received, the NILs team will review them and phone you within five working days to make a phone interview appointment or request more information from you. Appointments are Tuesday and Wednesday and will take about 45 minutes. This application is then sent to the Loan Provider in Brisbane and they will advise you if the loan has been approved.

If you have any questions about this process, please call the Centre on 4153 1614.



Bundaberg & District Neighbourhood Centre

111 Targo St, Bundaberg QLD

Website: www.bundabergneighbourhoodcentre.org.au

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