


Send completed form and supporting documents to the NILs Coordinator at nils@dvnsdsm.org.au

Date of referral	Click or tap to enter a date.		How heard about NILs?	
Referral agency	Name			Organisation
	Email			Phone
Enquiry Method	<input type="checkbox"/> In person	<input type="checkbox"/> Phone	<input type="checkbox"/> Email	<input type="checkbox"/> SMS <input type="checkbox"/> Other:
Does the individual give consent (see over) for information in this form to be given to DVSM? for information to be shared back to the referring agency?			<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not obtained	Date consent obtained: Click or tap to enter a date.

ELIGIBILITY AND LOAN DETAILS

If yes to one or more criteria, please proceed with application	<input type="checkbox"/> Yes <input type="checkbox"/> No	Single <\$57K p.a. net or couple/individual with dependents <\$75K p.a. net? OR
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Health Card or Pension Card? OR
	<input type="checkbox"/> Yes <input type="checkbox"/> No	Has the applicant experienced DFV the last 10 years?
Loan Description		Loan Amount \$
Preferred Loan Period (max. 24 months)		Had a NILs loan before? <input type="checkbox"/> Yes <input type="checkbox"/> No

APPLICANT PERSONAL DETAILS

Full Name				DOB	Click or tap to enter a date.
Preferred Contact Method	<input type="checkbox"/> Phone	<input type="checkbox"/> Email	<input type="checkbox"/> SMS	<input type="checkbox"/> Other:	
Contact Details & Instructions Include phone number, email and any safety instructions				Safe to leave SMS and voicemails?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Current/ most recent address					
Accommodation Type	Choose an item.				
Living Arrangements	Choose an item.			Number of dependents	
Citizen / Perm Resident	<input type="checkbox"/> Yes <input type="checkbox"/> No	 Non-permanent residents are eligible to apply for a NILs loan. The same eligibility criteria applies, just ensure that the term of the loan does not exceed the expiration date of their visa.			
Country of Birth		Language at Home		Interpreter Required	<input type="checkbox"/> Yes <input type="checkbox"/> No
Gender		Pronouns		Identifies as First Nations	<input type="checkbox"/> Yes <input type="checkbox"/> No
Identifies with having a disability	<input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please specify (optional):			

NEXT STEPS


- (1) The NILs Coordinator will review documentation and check everything is ready to go.
- (3) An **Application Meeting** will be held with the applicant and NILs Coordinator to check affordability, create a budget, and submit the application. This is done via phone, online, or in-person and takes approximately 90 minutes.
- (4) Once submitted, the applicant will be contacted with the **outcome** within 2 business days.

Consent for information to be given to DVSM: We are collecting information about you on behalf of DVSM, which we will provide as part of the referral. In order to help you, DVSM will temporarily store information about you. DVSM will use this information to assess your financial situation, provide information about the options you have, including taking out a no interest loan. Your de-identified data may also be held for reporting and service improvement purposes. Your information will be stored securely and only people who need the information for their job and who have permission can access it. DVSM may be obliged to disclose information to other parties, including where required by law. You can withdraw this consent at any time. You can request a copy of DVSM’s Privacy Policy via email at admin@dvnsdsm.org.au.

Consent for information to be shared back to the referring agency: To provide you with the best possible assistance, it may be helpful for DVSM to exchange information about you with the referring agency. Do you authorise DVSM to provide information about you to this agency, electronically, verbally or in hard copy as required and authorise them to provide information about you to us in return? The information will relate to the provision of the No Interest Loans service. You can withdraw this consent at any time.

What do we need to process your loan application?

100 Points of Identification (see examples below)		
<input type="checkbox"/> 1 Primary ID (70 pts) AND <input type="checkbox"/> At least 1 Secondary ID (30 pts)		OR <input type="checkbox"/> Special Provision (100 pts)
Australian Driver’s license Passport / Travel Document Proof of Age Card Birth Certificate Citizenship certificate Pension / Centrelink Card	Medicare card Australian Taxation Office notice A utility bill or rate notice Tertiary education institution photo ID Other ID issued by Australian Government or Foreign Government e.g. license paper	Aboriginal and/or Torres Strait Islander – Community letter or ID card Recent Arrival to Australia – International travel documents (within 14 days)
Budget please provide what is relevant to you (most recent copies)		
Income	Expenses	Bills
<input type="checkbox"/> Current Centrelink Income Statement <input type="checkbox"/> Pay Slips (3 most recent) <input type="checkbox"/> Child Support summary <input type="checkbox"/> ATO Notice of Assessment	<input type="checkbox"/> Bank Statements (3 months of transactions, no more than 2 weeks old). <i>Note: secure online Bank Statement Retrieval (bank scraping) is available, saving time and effort with collecting statements. Please contact your NILs Coordinator for information.</i> <input type="checkbox"/> Credit Card Statements (most recent) <input type="checkbox"/> Other Debts: Payday loans, Afterpay etc. (15 days summary)	<input type="checkbox"/> Electricity <input type="checkbox"/> Gas <input type="checkbox"/> Water <input type="checkbox"/> Telephone <input type="checkbox"/> Internet
Proof of Residence		
<input type="checkbox"/> Renting: Lease Agreement/Rental Ledger or Department of Housing Reference <input type="checkbox"/> Share House or Temporary Accommodation: Statutory Declaration or Support Letter (Contact us for info) <input type="checkbox"/> Homeowner: Mortgage Statement/Rate Notices		
Quote for the item(s) you are getting the loan for		
<input type="checkbox"/> Quote or invoice on the official supplier letterhead with ABN & bank details (delivery costs included)		<input type="checkbox"/> Copy of registration notice from NSW Dept of Transport (only if applying for vehicle registration)

 **What if I can’t provide a document?**
 Flexible alternatives can be used. Please speak with your Case Manager or NILs Coordinator.