

No Interest Loan Vehicle Application



No interest loans for vehicles provide safe, fair and affordable credit.

No Fees, No Charges, No Interest.



How do I apply for a no interest vehicle loan?

There are four parts:



1. Documents Checklist

Documents to send along with your application



2. Fortnightly Household Budget



3. Applicant Details



4. Credit Check Consent & Centrelink Confirmation Form

Signature required

Please check all sections are completed and send the application with all the documents listed to us.

Send us your application:



Email:
nils4cars@anglicarewa.org.au



Post:
WA NILS, GPO Box C138 East Perth WA 6892

What happens after I apply?

Once the application is received, it is reviewed by the WA NILS team and submitted to Good Shepherd (NILS for vehicles) for consideration which includes a credit report check.

Good Shepherd (NILS for vehicles) will be in contact to let you know the outcome and support you through the next steps including paying the seller.



Contact us for more info or questions about the loan application
9263 2199

1. Supporting Document Checklist



We require all relevant documents to assess your application.
Use the checklist to ensure you include all the documents needed.

CREDIT CHECK

A credit check is part of the loan application conducted by Good Shepherd ANZ. Before submission, you can request a free copy of your credit check report: experian.com.au or call 138 332.

You may wish to contact a Financial Counsellor for information on accessing your credit check.

IDENTIFICATION - Only ONE required



Health Care Card

Pension Card

Drivers Licence

INCOME



Centrelink Income Statement

Wages - most recent 3 pay slips (if applicable)

Child Support Transaction Summary/Payment History

ACCOMMODATION - Applicable option



Government housing - lease, letter or statement of account

Private rental - 3 months rental payments or ledger

Private boarder - statutory declaration form (contact us for more info)

Owner occupier - rates notice and 3 months mortgage statement (if applicable)

BANK STATEMENTS/TRANSACTIONS



Most recent 90 days of transactions for ALL bank accounts and credit cards

DEBTS



Most recent statements for:

- Pay day loans - Rent to buy contacts - Afterpay, Zip - Private loans

BILLS



Electricity - most recent (including any payment arrangements)

Gas - most recent (including any payment arrangement, advise if no gas service)

Water - most recent (including any payment arrangements)

Telephone / Internet / Mobile (including any payment arrangements)

2. Fortnightly Household Budget



MY FORTNIGHTLY INCOME

Centrelink	\$
Child Support Income	\$
Wages (after tax)	\$
What else?	\$
My total fortnightly income	\$

MY FORTNIGHTLY EXPENSES

Rent or Mortgage	\$
Council Rates	\$
Gas	\$
Electricity	\$
Water	\$
Phone/Internet	\$
Groceries	\$
Medical/Dental/Chemist/Ambulance	\$
School fees/School uniforms/Excursions/Childcare	\$
Insurances (health, life, funeral, vet, house)	\$
Car (registration, insurance, petrol, parking, maintenance)	\$
Transport (bus & train fares, uber, taxis)	\$
Pay TV	\$
Clothes/Hair cuts/Pet expenses	\$
Cigarettes/Alcohol	\$
Lotto/Newspapers/Pocket money/Donations/Gifts	\$
Entertainment/Holidays/Events/Takeaways	\$
What else?	\$
My total fortnightly expenses	\$

MY FORTNIGHTLY DEBT REPAYMENTS

Centrelink advance or debt	\$
Child Support	\$
Rent Arrears	\$
Other Debt (cash loans, car loan, credit cards, Afterpay, fines)	\$
Overdue Debt (gas, electricity, water, phone)	\$
My total fortnightly debt repayments	\$

Total leftover each fortnight (income less expenses less debt repayments) **\$**

3. Applicant Details



Loan Details

Type of vehicle	
Total Loan	\$

Personal Details

Full name		
Date of birth		
Gender		
Marital status		
Dependents	Number:	Age/s:
Centrelink CRN		
Country of Birth		
Language spoken at home		
Aboriginal and/or Torres Strait Islander	Yes	No
Address		
Phone number		
Email		
Time in accommodation	Years:	Months:
Type of accommodation	Boarder/shared house Department of Housing Private rental Crisis, emergency or transition	Owner occupied Supported accommodation Indigenous community/settlement Other:
Living arrangements	Single (living alone) Sole parent with dependent/s Shared house - unrelated adults	Shared house - related adults Couple Couple with dependent/s

Secondary Contact Person

Full name		
Relationship		
Phone number		Email

How did you hear about WA NILS?

Government agency Non government agency Online search	Word of mouth Previous client Other:
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4. Credit Check Consent & Centrelink Confirmation Form

No Interest Loans for Essential Vehicles Credit Check Consent Form



Sharing information with credit reporting bodies

When you apply to us for credit, we may need to get credit reports about you. A credit report gives us information about your credit history. Credit reports are provided by credit reporting bodies, who collect and share credit information with credit providers like us.

We do this so we and other credit providers can:

Assess your credit application/s and ability to manage credit

- Manage your loan and collect overdue payments. The information we can share with credit reporting bodies includes things such as:
 - Your identity
 - Type and amount of credit you applied for or have – like FIH Interest Free loans, credit cards, home loans or personal loans
 - If you've missed any repayments
 - If you've committed fraud or another serious credit infringement

The credit reporting bodies we use are:

- Experian Australia Credit Services Pty Ltd - Web: Experian.com.au/credit-services Phone: 138 332
- Illion Australia Pty Ltd - Web: checkyourcredit.com.au Phone: 13 23 33

Client Full Name			
Signature		Date	

Centrelink Confirmation eServices Authority- CCeS

I authorise:

- Anglicare WA -WA NILS 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 Anglicare WA -WA NILS and Good Shepherd

I understand:

- Services Australia will disclose personal information to Anglicare WA -WA NILS 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 Anglicare WA - WA NILS and Good Shepherd unless I withdraw it by contacting Anglicare WA -WA NILS, Good Shepherd or Services Australia
- I can get proof of my circumstances/details from Services Australia and provide it to Anglicare WA-WA NILS, 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 Anglicare WA -WA NILS and Good Shepherd

I acknowledge and consent for Good Shepherd to conduct a credit check as part of my NILs application. I understand and provide my authorisation.

Client Full Name			
Signature		Date	