



BayCISS

Bayside Community Information
& Support Service Inc.



www.bayciiss.org.au

A00048783 ABN 55 744 288 093

12 Katoomba Street, Hampton East 3188
Phone: (03) 9555 6560/9555 9910 Fax: (03) 9555 9579

Please find enclosed the Loan Interview Checklist which lists the documents required for a NILS loan interview. Also included is the Good Money brochure.

When you have all the applicable documentation ready, please ring 9555 6560 or 9555 9910 to make an appointment.

Loans

NILS and StepUP are community based loans which enable people living on low incomes access to safe, fair and affordable loans for the purchase of essential goods and services.

Bayside Community Information
and Support Service Inc.
17 Katoomba St. Hampton East 3187

good money

Looking for a Loan?

stepUP
LOAN

NILS
No Interest Loan Scheme
Good Support Services

South Australia

Good Money Salisbury
56-58 John Street
(Opposite Salisbury Library)
or call us on 8406 8800

Victoria

Good Money Collingwood
340 Smith Street
(Cnr Johnston Street)
or call us on 9230 6600

Good Money Dandenong
250 Lonsdale Street
(Near Dandenong Arcade)
or call us on 8788 7300

Good Money Geelong
104 Moorabool Street
(Opposite Market Square)
or call us on 5223 8000



We are open from 9.30am to 4.30pm
Monday to Friday
www.goodmoney.com.au

Backed by:



Government of
South Australia



good money

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South Australia



Who is the loan for?

Good Money offers both NILS and StepUP loans to people who:

- Receive a Centrelink payment; or
- Have a Healthcare Card or Pension Card; or
- Are on a low income

If you have bad credit history, you may still be eligible.

What is the loan for?

Loans can be used for household and personal items such as:

- Whitegoods (fridges, washing machines)
- Electrical appliances (TVs, computers, heaters, mobile phones)
- Furniture (beds, couches)
- Car repairs/registration and car purchase
- Transport tickets (yearly and half-yearly)
- Household repairs
- Certain educational expenses
- Certain medical expenses
- Certain travel expenses
- Other loan purposes may be considered

Loans cannot be made for cash, bills, debts, fines, rent or bond

Loan Comparison

	 NILS	 StepUP
Fees & Charges	\$0	\$0
Interest Rate	0%	5.99% p.a.
Loan amount	\$1,200 maximum	\$800-3,000
Loan period	12-18 months	6 months - 3 years
Typical repayment (Maximum loan amount & term)	\$30/fortnight	\$45/fortnight
Repayment method	Centrepay, Direct Debit	Direct Debit, manual
Time in residence (minimum)	3 months	3 months
Area of service	Statewide	Statewide
Credit check required	No	Yes
Can be used for a second-hand car	No	Yes

How to apply

Talk to your local Good Money store and start gathering the right documents to apply for a loan.

*StepUP loan is provided by NAB and subject to NAB's credit assessment. Terms and conditions apply. Interest rate subject to change. 5.99% p.a. comparison rate based on a \$2500 loan over 2 years. Comparison Rate Schedule available. Australian Credit Licence 230686

NILS

No Interest

Loan Scheme:

No catch - only pay back what you borrow



Every time a NILS

repayment is made, the money can then be used to lend to someone else in the community. This means each dollar can help more people.

24-48 HOUR APPROVAL FOR NILS

NILS

LOAN INTERVIEW CHECKLIST

Personal Documents:

- ☐ Current Health Care Card
- ☐ Current Centrelink statement (please request from Centrelink - internet print out does not provide all required information).
- ☐ Pay slips for casual or part-time work
- ☐ Bank statements for last 3 months
- ☐ Copy of current lease proving residential length
- ☐ Drivers License – if applicable

Household Bills:

- ☐ Details of usual household expenses
- ☐ Rent Receipts/Mortgage Statements covering current 4 weeks
- ☐ Most recent account and receipt:
Gas, Electricity, Water, Telephone (land & mobile)
- ☐ Most recent Credit Card statement
- ☐ Any other outstanding accounts or rental agreements
e.g. payday lender, appliance hire, child centre costs,
registration papers, insurance

Required Item:

- ☐ Local supplier quote including make, model and best price
- ☐ Quote from another source if appropriate

Please ensure you have all applicable items for the interview as the loan application cannot proceed without them.

If you need to order a bank statement tell the bank that it is for a NILS loan application and they should not charge a fee (we can advocate if necessary).

Rights and Responsibilities

BayCISS NILS Program

Your rights and responsibilities

You have a right to:

- Be treated fairly and with respect regardless of your personal circumstances or beliefs
- Be informed about the scheme's eligibility criteria
- Be informed about loan decision making processes
- Receive support, mentoring and financial education
- Be informed about the Terms and Conditions of the loan
- Know how information about you is recorded and who will have access to your information. Information gathered at the initial enquiry stage will be kept for 12 months. Information gathered for the loan application will be kept for five years. All information will be kept on a secure database and/or in a locked and secure filing cabinet.
- Make a complaint and have the complaint dealt with fairly and promptly without retribution
- Access your personal file after the No Interest Loan Committee has received a request in writing
- Access an interpreter, advocate, or other support person to assist with the NILS application

Your responsibilities are to:

- 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 your contract
- Advise the No Interest Loan Scheme if you are experiencing difficulties making your repayments
- Advise the No Interest Loan Scheme if you need a replacement repayment book
- Advise the No Interest Loan Scheme if Centrepay is no longer available to you due to changes in your circumstances
- Arrange to obtain a repayment book if Centrepay is no longer available to you
- Advise the No Interest Loan Scheme if you change your address or telephone number