

No Interest Loan Scheme (NILS)
Client Agreement



This agreement will be included in your application for a NILS loan when it is submitted for a loan assessment. It outlines (1) our promise to protect your personal information and (2) your responsibilities as a NILS loan client if your loan is approved.

Client/s name: _____

Client/s address: _____

Our responsibilities to you

Good Shepherd Microfinance is a not-for-profit organisation that provides access to the NILS program in partnership with local community organisations across Australia.

The information in your loan application will be submitted to Logan East NILS for a loan assessment. The information is securely held in a protected database owned by Good Shepherd Microfinance. Your information is collected solely for the purposes of assessing and managing your loan. Other NILS providers will be able to see a record of your loan only (name, date of birth and loan status, but no other personal information). **Your name and personal information will not be shared or used to encourage you to purchase other products and services.**

From time to time, Good Shepherd Microfinance reports de-identified (a process used to prevent a person's identity from being connected with information) data to the major partners of the NILS program: the Australian Government, State governments and National Australia Bank. The reporting does not contain any information about your personal identity. **We promise your name and personal information will remain private.**

As a NILS client, you're entitled to ask for a copy of your personal information at any time. You can read the NILS Privacy Policy at www.nils.com.au/privacy

Your responsibilities

I, _____, have applied for a NILS loan through Logan East NILS.

By signing this agreement, I am confirming that all the information I have given is true and correct to the best of my knowledge.

If my loan is approved, I promise to repay Logan East NILS a total of \$1500 or a lower amount as agreed with Logan East NILS. I will repay \$57.70 a fortnight starting on until the loan has been fully repaid.

I will contact Logan East NILS if my personal contact details change.

I will contact Logan East NILS to discuss my options if I have any problems making repayments.

I agree that Good Shepherd Microfinance can contact me:

- To talk about my loan
- To give me information about NILS
- To invite me to participate in future research (such as surveys or workshops) to help improve NILS (optional – tick to opt in)

I understand that when I repay my loan, more people in the community will be able to access a NILS loan.

Name of Client 1: _____

Signature: _____

Date: ___/___/____

Name of Client 2 (if applicable): _____

Signature: _____

Date: ___/___/____

Name of witness or person supporting the client to apply:

Signature: _____

Date: ___/___/____





No Interest Loan Scheme
Client Charter

This Client Charter provides an outline of the level of service individuals can expect when getting a Nils loan through a local community provider.

What you can expect from us

1. Your loan application will be processed as soon as possible.
2. You will be treated fairly and with respect.
3. You will receive services in a fair and supportive way.
4. We will explain the loan process in simple terms.
5. You will be informed about how your personal information is used.
6. We respect your privacy, your name and personal information will be kept private.
7. We will refer you to financial counselling if you need further support.
8. We will work with you if you experience hardship and have difficulties repaying the loan.

How you can assist us

1. Be honest to help us understand your needs so that we can give you the best possible service.
2. Tell us if your personal details change in a timely way so that we can contact you when we need to.
3. Tell us how we are doing and give us feedback on our service.
4. Act in a manner that respects our employees and volunteers.
5. Make sure the information you provide us is correct.
6. Make regular repayments on your loan as per your agreement.
7. Contact us if you get into financial difficulty and work with us to make suitable arrangements.
8. Spread the word about NILS, so that more people know about safe, fair and affordable finance.





No Interest Loan Scheme
Documents needed

Your application for a NILS loan cannot be submitted for consideration without the document(s) marked on the list.

Client name:

To complete your application for a NILS loan, you will need to obtain the documents that have a tick next to them.

Please either bring the documents to

OR scan and email them to:

Nils@lecna.org.au

OR take a photo and send by SMS to this number:

0491 735 492

- Centrelink Health Care Card
- Centrelink Pension Card
- Driver's License
- Proof of Age Card
- Key Pass
- Passport
- Student card
- Birth Certificate
- Immigration Card
- Veterans Affairs Identity Card
- Rental Agreement
- Mortgage Statement
- Statement of Rental Payments
- Current Centrelink Statement
- Payslips
- Australian Tax Office Assessment Notice
- Bank Statements / Transaction Summary
- Gas Bill
- Electricity Bill
- Water Account
- Internet Account
- Home Phone Account
- Mobile Phone Account
- Credit Card Statement
- Existing Loan Statements
- Quote/Invoice
- URL or screen shot from Australian online store with item details
- Statutory Declaration
- Other _____

