

StepUP



What do I need to bring?

If you are making a joint application with your partner, his/her documents must also be presented.

- Health Care or Pensioner Concession Card;
- Centrelink **Income Statement** – must be less than 2 weeks old;
- Last two payslips* – showing employer's ABN;
- Child Support Assessment*;
- Document showing length of stay at current address, e.g. lease or rent statement;
- Document showing rent is paid up-to-date, e.g. rent statement or last 2 fortnights' receipts.

Not on the lease? A statutory declaration from the landlord or main leaseholder is required*;

Own your home? A property rates notice is required*;

- Most recent utility bills and proof of payment:
 - Gas
 - Electricity
 - Telephone

A bill is required even if these are being direct debited from Centrelink or a bank account.

- Last 90 days' bank account statements – for all accounts;
- Last 90 days' loan statements* – This includes rent to buy contracts, No Interest Loans and payday loans;
- Last 3 months' credit card statements*;
- Statements of any other outstanding accounts including other debts, bond loans, Centrelink debt, fines, etc*;
- Driver's licence*

*If applicable

All documents need to clearly display the applicant's name, address and/or account number. Internet statements provided in conjunction with an old bank statement which displays the applicant's name and account number will be accepted.

StepUP Loan

StepUP is a low – interest loan from \$800-\$3,000 at 5.99% p.a. (Comparison rate 5.99% p.a).

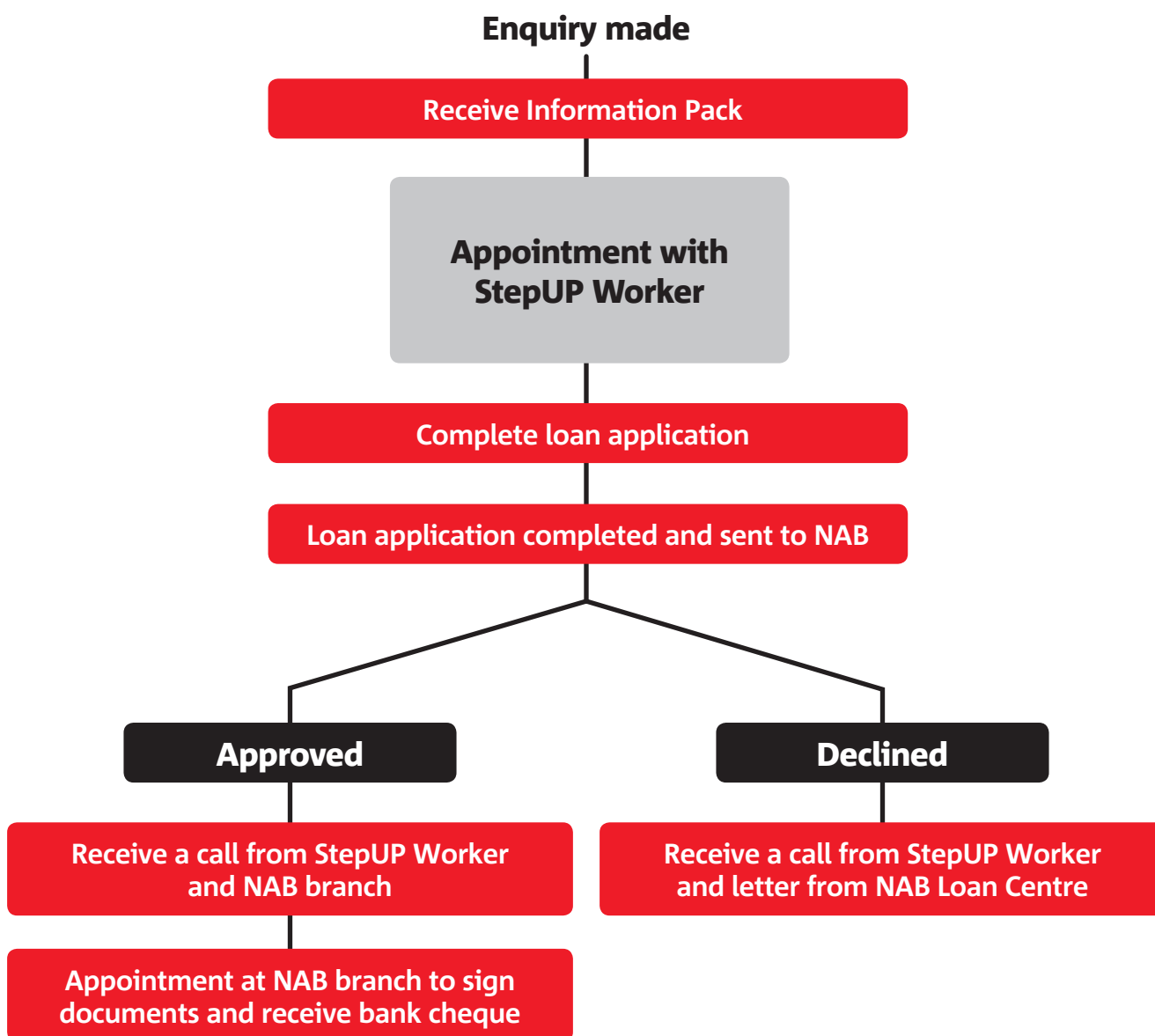
StepUP can be used to purchase items such as cars, fridges, washing machines, furniture, medical and dental expenses, car and house repairs. Cash loans are not available.

Am I eligible?

- I have a Health Care or Pensioner Concession Card or Family Tax Benefit A
- I have lived at my current address for over 3 months.

Repaying a StepUP loan establishes a lending relationship with a mainstream credit provider, NAB. A credit check will be carried out on each completed loan application.

Repayments can be made over a set term of up to 3 years on a weekly, fortnightly or monthly basis.



For more information please contact:

Or visit www.stepuploan.org.au

*Comparison rates are based on a loan of \$2,500 over a term of 2 years. A comparison rate schedule is available from your microcredit worked when you go to the interview. WARNING: This comparison rate is true only for the examples given and may not include all fees and charges. Different terms, fees or other loan amounts might result in a different comparison rate.

©2013 National Australia Bank Limited ABN 12 004 044 937 AFSL and Australian Credit Licence 230686 A105111-1113