



NO INTEREST LOAN SCHEME

Checklist of Documents to Bring to Your Interview

Identification

- Centrelink Health Care Card or Pension Card
- Centrelink '**Income**' Statement showing your income details.
For a joint application, a Centrelink Income Statement is also needed for your partner;
OR payslips for the past 6 weeks.
- Current identification, e.g. Driver's Licence, Medicare Card

Evidence Of Length Of Residence At Your Current Address (minimum 3 months)

- Current Tenancy Agreement or rent receipts for the past 3 months.
- Bills for the last 3 months that show your current address (e.g. gas, electricity, telephone)

Bank Accounts/Credit Cards

- Bank Statements from the bank (not printed from the Internet), for the past **3** months
- Credit card statements for past 3 months

Household And Other Bills For The Last Three Months

- Telephone, Mobile, Internet, Gas, Electricity, Water, and Council Rates for the past 3 months
- Any other bills you have such as car registration, and insurance
- Any other information that will help you work out your income and expenses

Other Debts

- Contracts or letters relating to any outstanding accounts, loans or debts such as Payday loans, finance company debts, personal loans, etc
- Previous credit history – details of any loans you have successfully paid off
- Details of any store accounts

Quote

- Written quote from the supplier of the item, which shows: the name of the supplier; price; make; model number; delivery cost; warranty and any other relevant information
- Check the energy efficient star ratings as you will be **eligible for a \$100 rebate if you have the following** energy efficient star ratings:
Washing Machines: 3.5 stars for Energy and 4 stars for Water
Refrigerator: 2.5 stars for Energy

Budget

- Completed Budget Sheet, detailing income and expenses and any outstanding debts/loans

NOTE: If you have any difficulty completing the budget, do as much as you can.
Your NILS® Loans Officer can help you complete this at the application interview.