

How does StepUP work?



1. ENQUIRE

Call your local StepUP provider. Visit www.stepuploan.org.au to find a provider near you.



2. INTERVIEW

Attend your interview with all the documentation needed as per the **Interview Checklist** given to you by your StepUP Microfinance Worker.



3. ASSESSMENT

Your application will be sent to NAB for assessment, which includes a credit check.



4. IF APPROVED/DECLINED

If approved, you will need to visit your local NAB branch to sign the loan contract and receive a cheque made out to the supplier.

If declined, you will receive a call from your StepUP Microfinance Worker and a letter from NAB. If you can resolve the issue within 3 months, a review may be possible.



5. REPAY

Make repayments to NAB weekly, fortnightly or monthly as agreed in the loan application.

What is a StepUP loan?

- Borrow between \$800 – \$3,000.
- No fees and low interest at 5.99% p.a. (Comparison rate* 5.99% p.a).
- Repay over a set term of up to 3 years.
- A credit check is required.

Your StepUP Microfinance provider:

*Comparison rates are based on a loan of \$2,500 over a term of 2 years. 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.
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INTERVIEW CHECKLIST

How to prepare for your StepUP loan application.

What do I need to bring?

Your application can only be assessed if you **BRING ALL** documents that apply to you. Your documents **MUST**:

- Be the most **recent**
- Clearly show your **name** and **address** and/or **account number***
*(*if they don't, bring another document which does have your name and account number e.g. an internet transaction statement and an old bank statement.)*
- Include **proof of payment** for all bills.











stepUP
LOAN

 Good Shepherd
Microfinance

 nab

Am I eligible for a StepUP loan?

- I have a Centrelink Health Care or Pension Card, or Family Tax Benefit A.
- I have lived at my current address for over 3 months.
- I want to buy an approved loan purpose:

 Secondhand Cars or Repairs	 Furniture	 Vocation Education	 Cash	 Holidays
 White Goods	 Computers	 Medical Expenses	 Debt consolidation	 Bills

what applies to you and bring those documents to your interview:




1. Applying with another person?

- If you are making a joint application with your partner, their documents must also be brought to the interview.

2. Who are you?






- | | |
|--|---|
| <input type="checkbox"/> Driver's licence
 | <input type="checkbox"/> Centrelink Health Care or Pensioner Card
   |
|--|---|

3. Your income?

- | | | |
|---|---|---|
| <input type="checkbox"/> Centrelink Income Statement (less than 2 weeks old)
 | <input type="checkbox"/> Payslips (last 2 with employer's ABN)
 | <input type="checkbox"/> Child Support Assessment
 |
|---|---|---|




4. Where do you live?

When did you move in? Are you up-to-date with your rent?

- | | | |
|--|---|---|
| <input type="checkbox"/> Lease AND rent statement OR receipts for last 2 fortnights
   | <input type="checkbox"/> Not on the Lease or Boarding – Provide a Statutory Declaration from your landlord or the main leaseholder
 | <input type="checkbox"/> Home Owners – Most recent property rates notice
 |
|--|---|---|




5. Your bills?

Bring the most recent bill even if the account is being direct debited from Centrelink or a bank account.

- | | | |
|---|---|---|
| <input type="checkbox"/> Gas
 | <input type="checkbox"/> Electricity
 | <input type="checkbox"/> Telephone
 |
|---|---|---|









6. Your financial statements?

For the last 90 days.

- | | | |
|--|---|--|
| <input type="checkbox"/> All bank accounts
 | <input type="checkbox"/> All credit cards
 | <input type="checkbox"/> All loans e.g. rent to buy contracts, No Interest Loans (NILS), payday loans etc.
 |
|--|---|--|

7. Any other debts?

See below for examples.

- | | | | |
|---|--|---|---|
| <input type="checkbox"/> Other debts
 | <input type="checkbox"/> Bond loans
  | <input type="checkbox"/> Centrelink debt
  | <input type="checkbox"/> Fines
   |
|---|--|---|---|

Need help? Ready to book an interview?

Call your StepUP Microfinance Worker.



Commonwealth of Australia
STATUTORY DECLARATION
Statutory Declarations Act 1959

<p>¹ Insert the name, address and occupation of person making the declaration</p>	<p>I, ¹ _____</p> <p>Of (address) _____</p> <p>_____</p> <p>_____</p> <p>make the following declaration under the <i>Statutory Declarations Act 1959</i>:</p>
<p>² Set out matter declared to in numbered paragraphs</p>	<p>Declare that _____ is a tenant/boarder of mine and resides at:</p> <p>_____</p> <p>_____</p> <p>The amount I receive from the tenant/boarder is \$ _____ per fortnight / month.</p> <p>The amount I receive from the tenant/boarder includes:</p> <p>\$ _____ per fortnight / month rent</p> <p>\$ _____ per fortnight / month utilities</p> <p>\$ _____ per fortnight / month telephone</p> <p>\$ _____ per fortnight / month food</p> <p>\$ _____ per fortnight / month other – specified _____</p> <p>Rent has been paid up to _____ (date)</p> <p>The tenant has been residing at this address for _____ years _____ months.</p> <p>²</p> <p>I understand that a person who intentionally makes a false statement in a statutory declaration is guilty of an offence under section 11 of the <i>Statutory Declarations Act 1959</i>, and I believe that the statements in this declaration are true in every particular.</p>
<p>³ Signature of person making the declaration</p>	<p>³</p>
<p>⁴ Place ⁵ Day ⁶ Month and year</p>	<p>Declared at ⁴ _____ on ⁵ _____ of ⁶ _____</p> <p>Before me,</p>
<p>⁷ Signature of person before whom the declaration is made (see over)</p>	<p>⁷</p>
<p>⁸ Full name, qualification and address of person before whom the declaration is made (in printed letters)</p>	<p>⁸</p>

Note 1 A person who intentionally makes a false statement in a statutory declaration is guilty of an offence, the punishment for which is imprisonment for a term of 4 years — see section 11 of the *Statutory Declarations Act 1959*.

Note 2 Chapter 2 of the *Criminal Code* applies to all offences against the *Statutory Declarations Act 1959* — see section 5A of the *Statutory Declarations Act 1959*.

A statutory declaration under the *Statutory Declarations Act 1959* may be made before—

(1) a person who is currently licensed or registered under a law to practise in one of the following occupations:

Chiropractor	Dentist	Legal practitioner
Medical practitioner	Nurse	Optometrist
Patent attorney	Pharmacist	Physiotherapist
Psychologist	Trade marks attorney	Veterinary surgeon

(2) a person who is enrolled on the roll of the Supreme Court of a State or Territory, or the High Court of Australia, as a legal practitioner (however described); or

(3) a person who is in the following list:

Agent of the Australian Postal Corporation who is in charge of an office supplying postal services to the public
Australian Consular Officer or Australian Diplomatic Officer (within the meaning of the *Consular Fees Act 1955*)

Bailiff

Bank officer with 5 or more continuous years of service

Building society officer with 5 or more years of continuous service

Chief executive officer of a Commonwealth court

Clerk of a court

Commissioner for Affidavits

Commissioner for Declarations

Credit union officer with 5 or more years of continuous service

Employee of the Australian Trade Commission who is:

(a) in a country or place outside Australia; and

(b) authorised under paragraph 3 (d) of the *Consular Fees Act 1955*; and

(c) exercising his or her function in that place

Employee of the Commonwealth who is:

(a) in a country or place outside Australia; and

(b) authorised under paragraph 3 (c) of the *Consular Fees Act 1955*; and

(c) exercising his or her function in that place

Fellow of the National Tax Accountants' Association

Finance company officer with 5 or more years of continuous service

Holder of a statutory office not specified in another item in this list

Judge of a court

Justice of the Peace

Magistrate

Marriage celebrant registered under Subdivision C of Division 1 of Part IV of the *Marriage Act 1961*

Master of a court

Member of Chartered Secretaries Australia

Member of Engineers Australia, other than at the grade of student

Member of the Association of Taxation and Management Accountants

Member of the Australasian Institute of Mining and Metallurgy

Member of the Australian Defence Force who is:

(a) an officer; or

(b) a non-commissioned officer within the meaning of the *Defence Force Discipline Act 1982* with 5 or more years of continuous service; or

(c) a warrant officer within the meaning of that Act

Member of the Institute of Chartered Accountants in Australia, the Australian Society of Certified Practising Accountants or the National Institute of Accountants

Member of:

(a) the Parliament of the Commonwealth; or

(b) the Parliament of a State; or

(c) a Territory legislature; or

(d) a local government authority of a State or Territory

Minister of religion registered under Subdivision A of Division 1 of Part IV of the *Marriage Act 1961*

Notary public

Permanent employee of the Australian Postal Corporation with 5 or more years of continuous service who is employed in an office supplying postal services to the public

Permanent employee of:

(a) the Commonwealth or a Commonwealth authority; or

(b) a State or Territory or a State or Territory authority; or

(c) a local government authority;

with 5 or more years of continuous service who is not specified in another item in this list

Person before whom a statutory declaration may be made under the law of the State or Territory in which the declaration is made

Police officer

Registrar, or Deputy Registrar, of a court

Senior Executive Service employee of:

(a) the Commonwealth or a Commonwealth authority; or

(b) a State or Territory or a State or Territory authority

Sheriff

Sheriff's officer

Teacher employed on a full-time basis at a school or tertiary education institution