

There's care...



and there's
MercyCare

No interest loans

MercyCare Lending Services provide loans aimed at helping you kick-start your future.

How can MercyCare Lending Services Help?

Our interest free loans can be used for a range of employment, training and education items such as:

- Driving lessons or car repairs
- Certificate III and IV TAFE Course
- Course related books
- Medical aids or equipment
- School uniforms
- Refrigerators, freezers, washing machines
- Prescription glasses
- Airconditioners
- Household furniture
- TV, mobile phones, computers

You can borrow from \$100 - \$1200* and negotiate your repayment term between 6 and 18 months.

Who is eligible?

To be eligible for an interest free loan, you must:

- Be 18 years or over
- Be a healthcare card holder or low income earner
- Be able to show that you can repay the loan
- Have your application approved by the loans committee

How do I apply?

Visit our website mercyare.com.au or please call MercyCare Lending Services to book an appointment or to get more information.

You will need to complete a detailed application form, an identity check and provide evidence of income/ allowance and expenses before your request will be considered.

Contact

FREECALL 1800 268472

Cannington

6 Cecil Ave
Cannington

Mirrabooka

4 Brewer Place
Mirrabooka

Merriwa

26 Jenolan Way
Salvation Army Building
Merriwa



MERCYCARE

* conditions apply



MERCYCARE

There's care...

and there's MercyCare



MERCYCARE LENDING SERVICES

Loan Purposes

MercyCare Lending Services will provide loans **ONLY** for the following (no exceptions):

HOUSEHOLD APPLIANCES	HOUSEHOLD FURNITURE	OUTDOOR EQUIPMENT (not for Microenterprise)	REPAIRS/MAINTENANCE (not for Microenterprise)
<ul style="list-style-type: none"> Air conditioner Stereo/musical instruments Clothes dryer Heater Microwave Refrigerator Vacuum cleaner VCR/DVD Washing machine Freezer 	<ul style="list-style-type: none"> Baby items Beds/mattresses Dining room furniture Lounge suites TV/Stereo Cabinet 	<ul style="list-style-type: none"> Lawnmower Barbeque 	<ul style="list-style-type: none"> Equipment
			TECHNOLOGY <ul style="list-style-type: none"> Computers Computer accessories
OTHER	HEALTH ITEMS	CAR RELATED ITEMS	EDUCATION
<ul style="list-style-type: none"> Moving House – only within postcode already covered as per the service's policy Delivery of goods Funeral expenses Music related Bicycle 	<ul style="list-style-type: none"> Wheelchair, car hoist Vision related Asthma pump Some health procedures Orthotics Prosthetics Mobility Scooter 	<ul style="list-style-type: none"> Registration & Compulsory Third Party Insurance (One-off loan Only) Repairs Tyres Windscreen 	<ul style="list-style-type: none"> Course materials Adult education courses School Uniforms

Loans are **NOT APPROVED** for emergency relief or items where other assistance is available including, but not limited to:

- Bond and rent money
- Rent arrears
- Living expenses such as food, clothing, etc.
- Gas, electricity or telephone bills
- Cash advances
- Debt repayment and consolidation
- Cheques to a third party for a private sale
- Cheques payable to the loan recipient
- Used cars
- Second-hand goods.
- Microenterprise – including tools/equipment to be used for the purpose of starting up a business
- Lay-by
- Airfares
- "Christmas" loans



MercyCare Lending Services – No Interest Loan Scheme (NILS)

Before your application for a loan through MercyCare Lending Services can be considered you must provide us with certified proof of identity, evidence of income/ allowance, evidence of expenses as per the following **Document Checklist**.

All documents must clearly display the applicant's name, address and/ or account number.

You must bring the following documents to the loan interview. If you are applying with your partner, his/ her documents must also be provided.

Document Checklist

Proof of ID – must be certified by somebody from the list enclosed

- ☐ Health Care or Pensioner Concession Card
- ☐ Driver's License (if applicable)
- ☐ Passport/ travel documents (if applicable)
- ☐ Medicare Card
- ☐ Bank Card
- ☐ Document showing length of stay at current accommodation, i.e. lease (if applicable)
- ☐ Property rates notice stating ownership (if applicable)

Evidence of Income and Expenses

- ☐ Current Centrelink Income statement – must be less than two weeks old
- ☐ Last two pay slips from any casual or part time work
- ☐ Copy of last three month's savings/ cherub account statements
- ☐ Copy of last three months loan statements (if applicable). This includes hire purchase arrangements.
- ☐ Copy of last three month's credit card statements (if applicable).
- ☐ Copy of any other outstanding accounts with evidence of three months' payment history (if applicable) including debts, court fines etc.
- ☐ Rent statement or last two fortnight's receipts. If you are staying at home and paying board – a statutory declaration is required
- ☐ Most recent utilities bills:
 - Gas
 - Electricity
 - Telephone
- ☐ Even if these are being direct debited from allowance or bank account
- ☐ Motor Vehicle registration papers (if applicable)

Evidence of Cost of Purchase of goods or services

- ☐ Current Quotation (Quote) from the provider of the goods/ services

Loan Application Form

APPLICANT 1		APPLICANT 2	
Title:	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms	<input type="checkbox"/> Dr <input type="checkbox"/> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Miss <input type="checkbox"/> Ms	
First Name:			
Family Name:			
Date of Birth:			
Gender:	<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male	
Address:			
	Postcode:	Postcode:	
How long at this address? (Yrs/mnths)			
Contact Number & Email:	Home:	Home:	
	Mobile:	Mobile:	
	Email:	Email:	
Marital status:	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widow(er) <input type="checkbox"/> Defacto <input type="checkbox"/> Separated/ Divorced	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Widow(er) <input type="checkbox"/> Defacto <input type="checkbox"/> Separated/ Divorced	
Number of dependants:			
Ages of dependants:			
Country of birth:			
Main spoken language:			
Interpreter required:	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Health Care Card Number:			
How did you hear about us?			

LOAN DETAILS:

Amount requested: \$ _____

Cheque payable to: _____

Reason for Loan (Please attach any quote for products/ services) _____

I agree to the use of the information on this form in accordance with Mercy Lending Services Privacy Policy

Signature: _____ Date: ____/____/____

OFFICE USE ONLY

Mercy Lending Services Interviewing Officer: _____

Cheque No.	Amount	Loan Number	Cheque Payable to	Contract Date

Budget Assessment Form

NILS Reference Number

Income – Fortnightly

Wages (average last two fortnights)
Pension/Allowance
Family Allowance
Family Tax Benefit Part A
Family Tax Benefit Part B
Child Support
Maintenance Received
Rental Assistance
Board
Other

Client 1

Client 2

TOTAL INCOME

Expenditure – Fortnightly

Housing

Rent
Rent Arrears
Board
Mortgage
Land Rates
Water Rates
Insurance (house and contents)
House Repairs

TOTAL

Household

Gas
Electricity
Water
Telephone (landline)
Mobile
Internet
Other

TOTAL

Transport

Vehicle Loan
Petrol
Repairs
Servicing
Registration
Fines
License
Insurance
Public Transport
Other

TOTAL

Food/Groceries

Meat
Fruit & Veggies
Milk
Bread
Takeaway
Pet Food
Incidentals
Other

TOTAL

Medical

Doctor _____

Chemist _____

Medicine _____

Vitamins _____

Medical Equip. _____

Dentist _____

Optometrist _____

Chiropractor _____

Naturopath _____

Insurance _____

Other _____

TOTAL _____

Education / Childcare

School Fees _____

Uniform _____

Bags _____

Excursions _____

Sport _____

Stationery _____

Books _____

Child Care _____

Other _____

TOTAL _____

Personal

Clothing _____

Hair Cuts _____

Entertainment _____

Child Minding _____

Videos/DVDS _____

Pay TV _____

Paper/Magazines _____

Cigarettes _____

Other _____

Other _____

TOTAL _____

Other Loans

Centrelink _____

Credit Card _____

Store A/C _____

Child Support _____

Finance Comp. _____

Personal Loan _____

Rental Contract _____

Chrisco _____

Other _____

TOTAL _____

Total Expenditure \$ _____

Total Income \$ _____

Surplus / Deficit \$ _____

Notes:

Loan purpose: _____ Loan amount: \$ _____

Repayments per fortnight: \$ _____ Centrelink Loans (expected end date): _____

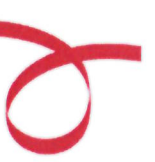
Loan Assessment Committee use:

Loans Committee Meeting Date: / /

Loan Approved: ☐ Yes ☐ No

Further Information Required:

LAC Members present:



Declaration

NILS Reference Number _____

This budget is a true and correct estimate to the best of my knowledge.

- I understand that this information will be retained by MercyCare Lending Service NILS and the profile information will be recorded on the loan administration database.
- I understand that no identifying information will be given to the Loan Assessment Committee Members.
- I understand that my personal information may be disclosed where relevant and necessary to assist in the provision of this loan including to third parties, suppliers and my alternative contact as nominated as well as any other organisations that would be relevant and beneficial in relation to the provision of MercyCare's Lending Services.

The information will not be released to other agencies, but may at some time be accessible by service providers to MercyCare Lending Service NILS for example, information technology suppliers when maintaining or modifying computer systems.

Signature (Client 1): _____ Date: ____ / ____ / ____

Signature (Client 2): _____ Date: ____ / ____ / ____

Witness (NILS Microfinance Worker): _____ Date: ____ / ____ / ____

Cheque Details:

Date: ____ / ____ / ____

Cheque No: _____

Amount: _____

Payee: _____