

# Guide to applying for a **NO INTEREST LOAN** for your child's device

We are partnering with Good Shepherd New Zealand's **NILS (No Interest Loan Scheme)** to help provide access to safe, fair and affordable credit for your BYOD purchase.

Delivered nationally by:



**Do you qualify?** To qualify you need to provide some information to apply for the loans and work through the process with the NILS Worker.

## HOW DOES THE PROCESS WORK?

1



To find out more about NILS go to [nils.org.nz](http://nils.org.nz). To enquire about getting a loan contact your Loan Worker. Your school will provide info about which device is needed - Apple, Google or Microsoft.

2



The Loan Worker will phone you to book an appointment time and discuss what you need to bring along.

3



**Loan Application** - you meet with the Loan Worker and work through your application (this takes around 60 - 90 minutes). **Make sure you bring all the information required.**

### What you need to bring to the appointment



**Photo ID** - this can be a driver's licence, passport, 18+ or Kiwi Access card. And a second ID such as, community services card or a bank statement with your name and address.



**Three months of bank statements for all your bank accounts, credit cards AND any savings account** - You'll need to bring printed copies from your bank (if you have an online banking login, bring it along, so we can print these at the interview).



**Income & debt information** - Work & Income breakdown or login details so we can review them online. Bring any payslips and balance statements for any current debts.

## IF YOUR LOAN IS APPROVED

**4** If it is approved, you will have a second appointment with your Loan Worker to complete the paperwork, including setting up the payments with you. They will also order the computer and accessories directly through Noel Leeming.

**5** Your BYOD computer gets delivered and is ready for your child to start using!



**6** You then begin your regular loan repayments. You'll be sent statements to keep you up to date.

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