



• **Checklist – To apply you will need:**

- Proof of identity (any one of the following: birth certificate, driver licence, passport or rental agreement)
- Centrelink statement or documentation showing application to Centrelink
- Centrelink Health Care Card or Pensioner Concession Card
- Recent payslip (or any document that shows income)
- Rental ledger (if applicable)
- Most recent bank statements (last three months)
- Most recent utility accounts (any one of the following: gas, electricity or council rates)
- Written quotes or invoice for the loan purpose
- A letter of prognosis from your doctor or social worker (or any document that confirms diagnosis)

**Applications from carers should also include:**

- Proof of relationship with the cancer patient
- Proof of common residence with the cancer patient



**Cancer  
Council  
13 11 20**

For information and support on cancer-related issues, call Cancer Council **13 11 20**. This is a confidential service.

CAN3259 12/14



**Cancer Council NSW  
No Interest  
Loan Scheme**



## Help with the high cost of cancer

Cancer Council NSW No Interest Loan Scheme (NILS) can provide a loan of up to \$1,000 to eligible people affected by cancer and financial disadvantage. We do not charge any fees or interest and can arrange repayments to suit the borrower's needs. Strict eligibility and assessment criteria apply and loans can only be used to pay for eligible items.

## Who can apply?

To be considered for a Cancer Council NSW NILS, you must be:

- a person who has been diagnosed with cancer within the last 12 months, or the primary carer of a person diagnosed with cancer within the last 12 months
- already in contact with local support professionals, including a social worker or other case manager
- already receiving Centrelink benefits
- able to demonstrate potential capacity to repay in a money plan, taking into account likely health outcomes.

## What can the loan be used for?

- Purchase of whitegoods (fridge, washing machine, freezer, stove, oven or microwave)
- Other household goods (furniture or bedding)
- Travel to treatment costs
- Car repairs and car registration
- Costs of accommodation during treatment – if more than the state government's reimbursement through the Isolated Patients Travel and Accommodation Scheme (IPTAAS)
- Non-PBS listed drugs – if the total cost of treatment is less than or equal to the loan amount
- Other items if approved by the NILS committee

## How is the loan repaid?

We tailor regular repayments to suit your individual circumstances. Our preferred payment mechanism is Centrepay direct debit from Centrelink payments.

Centrepay is a voluntary payment option available to Centrelink customers. For more information, go to [www.humanservices.gov.au/centrepay](http://www.humanservices.gov.au/centrepay).

## How do I apply for a Cancer Council NSW NILS?

- Contact your social worker and discuss your eligibility. If you are not in touch with a social worker, contact Cancer Council **13 11 20**.
- If you are eligible, a telephone interview and assessment with a NILS coordinator will be arranged.
- You will need to complete a personal budget statement for the NILS coordinator to assess.
- You will also have to provide supporting documents (see checklist overleaf).
- The NILS coordinator will send your application to a NILS loan assessment committee for final approval.
- After we have received all the required supporting documents, we will tell you the outcome of your loan application within seven working days.



**Decisions of the NILS loan assessment committee are final. We will contact applicants to let them know the outcome of their loan application.**

