



## Salvos Loan Program

### Expression of Interest Application

Additional information may be requested by your Microfinance Worker.

First Name : \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: Male / Female / Other: \_\_\_\_\_

Address: \_\_\_\_\_

Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Postal Address if different to above: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Country of Birth: Australia Other \_\_\_\_\_ Preferred contact: Phone Email

Indigenous Status: Aboriginal Torres Strait Islander Both None

Residency Status: Citizen Permanent Resident Other \_\_\_\_\_

Type of Housing: Mortgage Private Rental Govt/Comm. Housing

Refuge Rehabilitation Boarding Family Friends

Caravan Tent Car Sleeping Rough Other

Length of time at current accommodation: \_\_\_\_\_

**Alternate Contact 1.** Name : \_\_\_\_\_ Surname: \_\_\_\_\_

Address: \_\_\_\_\_

Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Relationship: \_\_\_\_\_

**Alternate Contact 2.** Name : \_\_\_\_\_ Surname: \_\_\_\_\_

Address: \_\_\_\_\_

Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Relationship: \_\_\_\_\_

#### Domestic Violence Organisation / Community Service details:

Name of Service / Organisation: \_\_\_\_\_

Length of time with service: \_\_\_\_\_ Case Manager's Name: \_\_\_\_\_

Email: \_\_\_\_\_ Phone: \_\_\_\_\_



## Dependents

Child 1. First Name : \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: Male / Female / Other: \_\_\_\_\_

Relationship: \_\_\_\_\_ Country of Birth: Australia  Other \_\_\_\_\_

Indigenous Status: Aboriginal Torres Strait Islander Both None

Child 2. First Name : \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: Male / Female / Other: \_\_\_\_\_

Relationship: \_\_\_\_\_ Country of Birth: Australia  Other \_\_\_\_\_

Indigenous Status: Aboriginal Torres Strait Islander Both None

Child 3. First Name : \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: Male / Female / Other: \_\_\_\_\_

Relationship: \_\_\_\_\_ Country of Birth: Australia  Other \_\_\_\_\_

Indigenous Status: Aboriginal Torres Strait Islander Both None

Child 4. First Name : \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: Male / Female / Other: \_\_\_\_\_

Relationship: \_\_\_\_\_ Country of Birth: Australia  Other \_\_\_\_\_

Indigenous Status: Aboriginal Torres Strait Islander Both None

Child 5. First Name : \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: Male / Female / Other: \_\_\_\_\_

Relationship: \_\_\_\_\_ Country of Birth: Australia  Other \_\_\_\_\_

Indigenous Status: Aboriginal Torres Strait Islander Both None

Child 6. First Name : \_\_\_\_\_ Surname: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Gender: Male / Female / Other: \_\_\_\_\_

Relationship: \_\_\_\_\_ Country of Birth: Australia  Other \_\_\_\_\_

Indigenous Status: Aboriginal Torres Strait Islander Both None



## Privacy Notice and Consent Form

**This form is to be used whenever we collect personal information. It is to be read in conjunction with our Privacy Policy.**

**Your privacy is important to us** The Salvation Army, a not-for-profit organisation, is committed to upholding its obligations under the *Privacy Act 1988*.

**Our privacy policy contains the details** Our privacy policy can be found online at <https://www.salvationarmy.org.au/privacy>. It includes information on how you may access and update the personal information we hold about you, the complaints process for a breach of the Australian Privacy Principles, and how we manage the complaints we receive.

**Our privacy office is here to help** We have a dedicated privacy office responsible for ensuring we adhere to our privacy policy. Their contact details are provided in the privacy policy and are available for your use.

**We only collect what we need** We collect personal information we believe is reasonably necessary to provide you with the services we offer. This includes information you provide to us on this form, any additional information you provide to our staff verbally or otherwise, and any information we may need to collect about you from third parties on your behalf (if applicable).

**You consent to use for related purposes** By providing us with this personal information you also consent to our use or disclosure of this personal information for purposes related to the services we provide. Unless permitted or required by law, we will not use this information for any other purpose without your consent.

**Your signature acknowledges your understanding** By signing this document you:

- acknowledge you have read and understood the document
- understand the reasons for the collection of your personal information
- understand the ways in which your personal information may be used and disclosed
- acknowledge you provide this personal information to The Salvation Army voluntarily
- agree to the use and disclosure of your personal information as indicated here
- acknowledge that the personal information you have provided to us is current

**Let us know if your details change** You undertake to notify us as soon as practicable if this personal information is no longer current or if your consent for the collection and/or use of the personal information is withdrawn.

Name: \_\_\_\_\_ Date: \_\_\_\_\_

Signature: \_\_\_\_\_ Organisation: \_\_\_\_\_  
(if applicable)

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**Client's Name:** \_\_\_\_\_ **DOB:** \_\_\_\_\_

Interviewer Details (if verbal consent taken) I have explained the Privacy Notice to the Client and received an acknowledgement that the Client understood it. A copy of this Privacy Notice has been sent to the Client for them to read and sign/return, in due course.

Interviewer's Name: \_\_\_\_\_

Date / Time Consent given: \_\_\_\_\_ / \_\_\_\_\_ / 2020 Time: \_\_\_\_\_ am / pm

Interviewer's Signature: \_\_\_\_\_



## Salvos – CCEs Consent Form

I authorise:

- Salvos Domestic Violence Loan Program to use Centrelink Confirmation eServices to perform a Centrelink enquiry of my Centrelink Customer details in order to enable Salvos to determine if I may qualify for a loan.

I understand that:

- the Department of Human Services will use information I have provided to Salvos Domestic Violence Loan Program to confirm my eligibility for a loan and will disclose to Salvos Domestic Violence Loan Program my personal information including my name, address, payment type, payment status, income, assets, one-off payment, deduction, shared care arrangements and dependents;
- this consent, once signed or agreed, remains valid while I am a client of Salvos Domestic Violence Loan Program unless I withdraw it by contacting Salvos Domestic Violence Program or the Department of Human Services;
- I can obtain proof of my circumstances/details from the Department of Human Services and provide it to Salvos Domestic Violence Loan Program so that my eligibility for relevant loan can be determined; and
- if I withdraw my consent or do not alternatively provide proof of my circumstances/details, I may not be eligible for the Salvos Domestic Violence Loan Program.

Name (print clearly) \_\_\_\_\_

CRN: \_\_\_\_\_

Date of Birth: \_\_\_\_ / \_\_\_\_ / \_\_\_\_\_

Signature: \_\_\_\_\_ Date: \_\_\_\_ / \_\_\_\_ / 20 \_\_\_\_\_

Interviewer Details (if verbal consent taken)

Interviewer's Name: \_\_\_\_\_

Date / Time Consent given: \_\_\_\_ / \_\_\_\_ / 20 \_\_\_\_ Time: \_\_\_\_\_ am / pm

Interviewer's Signature: \_\_\_\_\_



## Household Financial Details

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| <b>Expenditure for current circumstances</b> | <b>Amount</b> | <b>Week/ Ftn/ Qtr / Month / Annual</b> | <b>Balance of amount owing</b> |
|----------------------------------------------|---------------|----------------------------------------|--------------------------------|
| 1. Rent / Mortgage / Board                   |               | W / F / M / Q / A                      |                                |
| 2. Electricity                               |               | W / F / M / Q / A                      |                                |
| 3. Gas                                       |               | W / F / M / Q / A                      |                                |
| 4. Internet                                  |               | W / F / M / Q / A                      |                                |
| 5. Pay TV / Netflix                          |               | W / F / M / Q / A                      |                                |
| 6. Mobile phone                              |               | W / F / M / Q / A                      |                                |
| 7. Water                                     |               | W / F / M / Q / A                      |                                |
| 8. Food - Supermarket                        |               | W / F / M / Q / A                      | N/A                            |
| 9. Food - Takeaway                           |               | W / F / M / Q / A                      | N/A                            |
| 10. Chemist                                  |               | W / F / M / Q / A                      |                                |
| 11. Dentist                                  |               | W / F / M / Q / A                      |                                |
| 12. Doctor                                   |               | W / F / M / Q / A                      |                                |
| 13. Health Insurance                         |               | W / F / M / Q / A                      |                                |
| 14. Optical                                  |               | W / F / M / Q / A                      |                                |
| 15. Cigarettes                               |               | W / F / M / Q / A                      | N/A                            |
| 16. Clothing / Shoes                         |               | W / F / M / Q / A                      | N/A                            |
| 17. Alcohol                                  |               | W / F / M / Q / A                      | N/A                            |
| 18. Coffee                                   |               | W / F / M / Q / A                      | N/A                            |
| 19. Entertainment / Social                   |               | W / F / M / Q / A                      |                                |
| 20. Gamble / Lotto                           |               | W / F / M / Q / A                      |                                |
| 21. Gifts / Presents                         |               | W / F / M / Q / A                      |                                |
| 22. Sport / Gym / Recreation                 |               | W / F / M / Q / A                      |                                |
| 23. Haircuts                                 |               | W / F / M / Q / A                      | N/A                            |
| 24. Public Transport                         |               | W / F / M / Q / A                      | N/A                            |
| 25. Car registration                         |               | W / F / M / Q / A                      | N/A                            |
| 26. Car Insurance                            |               | W / F / M / Q / A                      |                                |
| 27. Petrol                                   |               | W / F / M / Q / A                      | N/A                            |
| 28. Car repairs                              |               | W / F / M / Q / A                      |                                |



| <b>Expenditure for current circumstances</b> | <b>Amount</b> | <b>Week/ Ftn/ Qtr / Annual</b> | <b>Balance of amount owing</b> |
|----------------------------------------------|---------------|--------------------------------|--------------------------------|
| 29. School excursion / Camp                  |               | W / F / M / Q / A              |                                |
| 30. School Fees                              |               | W / F / M / Q / A              |                                |
| 31. Education / Child care fee               |               | W / F / M / Q / A              |                                |
| 32. Child Support                            |               | W / F / M / Q / A              |                                |
| 33. Holidays                                 |               | W / F / M / Q / A              |                                |
| 34. Vet fees                                 |               | W / F / M / Q / A              |                                |
| 35. Life / Funeral Insurance                 |               | W / F / M / Q / A              |                                |
| 36. Lay-by                                   |               | W / F / M / Q / A              |                                |
| 37.                                          |               | W / F / M / Q / A              |                                |
| 38.                                          |               | W / F / M / Q / A              |                                |
| 39.                                          |               | W / F / M / Q / A              |                                |
| 40.                                          |               | W / F / M / Q / A              |                                |
| 41.                                          |               | W / F / M / Q / A              |                                |

| <b>Payments for Debts and Liabilities</b>       | <b>N/A</b> | <b>Payment Plan</b> | <b>Week/ Ftn/ Qtr / Annual</b> | <b>Current Balance</b> |
|-------------------------------------------------|------------|---------------------|--------------------------------|------------------------|
| 1. Bank overdraft                               |            |                     | W / F / M / Q / A              |                        |
| 2. Buy Now Pay Later<br>(Zip / Afterpay / Humm) |            |                     | W / F / M / Q / A              |                        |
| 3. Car loan                                     |            |                     | W / F / M / Q / A              |                        |
| 4. Centrelink advance                           |            |                     | W / F / M / Q / A              |                        |
| 5. Credit card                                  |            |                     | W / F / M / Q / A              |                        |
| 6. Debt collection agency                       |            |                     | W / F / M / Q / A              |                        |
| 7. Consumer lease<br>(furniture rental)         |            |                     | W / F / M / Q / A              |                        |
| 8. Court fines                                  |            |                     | W / F / M / Q / A              |                        |
| 9. Traffic fines                                |            |                     | W / F / M / Q / A              |                        |
| 10. Debt Agreement / Part 9                     |            |                     | W / F / M / Q / A              |                        |
| 11. HECS / HELP                                 |            |                     | W / F / M / Q / A              |                        |



|                                          | N/A | Payment Plan | Week/ Ftn/ Qtr / Annual | Current Balance |
|------------------------------------------|-----|--------------|-------------------------|-----------------|
| 12. Vetpay                               |     |              | W / F / M / Q / A       |                 |
| 13. Payday loan<br>(eg. Cash converters) |     |              | W / F / M / Q / A       |                 |
| 14. Housing bond loan                    |     |              | W / F / M / Q / A       |                 |
| 15. Friends                              |     |              | W / F / M / Q / A       |                 |
| 16. Family                               |     |              | W / F / M / Q / A       |                 |
| 17. No Interest Loan Scheme              |     |              | W / F / M / Q / A       |                 |
| 18. Solicitor                            |     |              | W / F / M / Q / A       |                 |
| 19. Store Card                           |     |              | W / F / M / Q / A       |                 |
| 20. Taxation (ATO)                       |     |              | W / F / M / Q / A       |                 |

| Assets                 | N/A | Value | Amount owed |
|------------------------|-----|-------|-------------|
| 1. House               |     |       |             |
| 2. Small business      |     |       |             |
| 3. Car                 |     |       |             |
| 4. Caravan / Campervan |     |       |             |
| 5. Cash savings        |     |       |             |
| 6. Furniture           |     |       |             |
| 7. Furniture           |     |       |             |
| 8. Furniture           |     |       |             |
| 9. Furniture           |     |       |             |
| 10. Furniture          |     |       |             |
| 11. Tax Refund Owing   |     |       |             |
| 12. Superannuation     |     |       |             |
| 13. Land               |     |       |             |
| 14. Boat               |     |       |             |
| 15. Motorbike          |     |       |             |
| 16. Trailer            |     |       |             |
| 17. Other              |     |       |             |
| 18. Other              |     |       |             |



## Loan Information - Priority Needs

| Needs by priority for loan<br>(eg. Fridge) | Quote provided<br>Yes / No | Approx. Cost | Approx. date<br>required |
|--------------------------------------------|----------------------------|--------------|--------------------------|
| 1.                                         |                            |              |                          |
| 2.                                         |                            |              |                          |
| 3.                                         |                            |              |                          |
| 4.                                         |                            |              |                          |
| 5.                                         |                            |              |                          |
| 6.                                         |                            |              |                          |
| 7.                                         |                            |              |                          |
| 8.                                         |                            |              |                          |
| 9.                                         |                            |              |                          |
| 10.                                        |                            |              |                          |

## Example of repayment amounts per fortnight

| Loan Amount | 1 Year   | 2 Years | 3 Years |
|-------------|----------|---------|---------|
| \$500       | \$19.23  | -       | -       |
| \$1000      | \$38.46  | -       | -       |
| \$1500      | \$57.69  | \$28.84 | -       |
| \$2000      | \$76.92  | \$38.46 | \$25.64 |
| \$2500      | \$96.15  | \$48.08 | \$32.05 |
| \$3000      | \$115.38 | \$57.69 | \$38.46 |
| \$3500      | \$134.85 | \$67.30 | \$44.87 |
| \$4000      | \$153.85 | \$76.92 | \$51.28 |
| \$4500      | \$173.08 | \$86.53 | \$57.69 |
| \$5000      | \$192.31 | \$96.15 | \$64.10 |

I would like to borrow \$ \_\_\_\_\_ over \_\_\_\_\_ years, which is \$ \_\_\_\_\_ /ftn.





**Agreement for Participating in Salvos Domestic  
Violence Loan Program**

I, \_\_\_\_\_ address \_\_\_\_\_  
phone \_\_\_\_\_ email \_\_\_\_\_

understand that by entering into this Salvos Domestic Violence Loan program I am willing to work with the Project Officer for the life of my loan to improve my financial situation.

I am willing to receive (please circle one) monthly / bi-monthly / quarterly contact from the Project Officer to discuss:

budgeting, paying bills, appropriate products and services, debt elimination, saving strategies, identifying needs versus wants and looking at goals beyond tomorrow with assistance of the Positive Lifestyle Program.

I understand the information in my loan application will be submitted to a Salvation Army Loan Provider for assessment. The information is securely held in a protected database owned by The Salvation Army. The information collected is solely for the purposes of assessing and managing my loan. My de-identified information will be collected for government funding and statistical purposes only. My name and personal information will not be shared with any other organisation.

I would like to improve my current living situation, financial position and to become financially independent through the assistance of this loan and the Project Officer.

I would like to apply for a pre-approval amount of up to \$5000 (or less) \$ \_\_\_\_\_ from Salvos Domestic Violence Loan Program. I understand there will not be any fees or interest charged to this loan.

If my loan is approved, I agree to repay the amount of \$\_\_\_\_\_ fortnightly until the loan is fully repaid. I would like my loan term be paid over \_\_\_\_\_ years. I will start my repayments on \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_ and I agree I will pay by Centrepay each fortnight from my \_\_\_\_\_ Centrelink payment.

If I do not receive any Centrelink payments I agree I will pay into The Salvation Army bank account.

Account Name: The Salvation Army  
BSB: 033-000  
Account Number: 803 234  
REF: MICRO Surname

I will contact Salvation Army if my personal contact details change or if I have any problems making repayments.

Signature of Community Member: \_\_\_\_\_ Date: \_\_\_\_\_