



Visit [www.stepuploan.org.nz](http://www.stepuploan.org.nz), [www.nils.org.nz](http://www.nils.org.nz) or for more information please talk to:



**Contact a Community Finance Worker**

## Documents to bring to your loan interview.

For a joint application, documents are needed for both applicants.

Identification	Bank information
<ul style="list-style-type: none"> <li><input type="checkbox"/> Community Services Card (or a Super Gold "Combo Card")</li> <li><b>AND</b></li> <li><input type="checkbox"/> Drivers License</li> <li>OR</li> <li><input type="checkbox"/> Passport</li> <li>OR</li> <li><input type="checkbox"/> Both 18+ Plus and Birth Certificate</li> <li><b>AND</b></li> <li><input type="checkbox"/> Proof of Address - a bank statement or a letter from W&amp;I, IRD or your power / phone company is good for this</li> </ul> <p><i>Please call your Community lender for advice on other identification options if:</i></p> <ul style="list-style-type: none"> <li>- You do not have these available</li> <li>- Any of these have expired and not yet been replaced</li> <li>- The names on these documents differ</li> </ul>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Statements provided by your bank for the last 3 months for all your accounts including credit cards held.</li> </ul> <p><i>If you get your statements online we will print them out at your interview.</i></p>
Evidence of income	Evidence of liabilities and expenses
<p><i>If you are working you will need to bring:</i></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Your recent pay slips</li> </ul> <p><i>If you receive Work and Income or other government assistance you will need to bring:</i></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Benefit breakdown (payment summary) with any deductions listed</li> <li><b>AND</b></li> <li><input type="checkbox"/> Letter showing the balance of any debts owed to Work and Income</li> </ul>	<p><i>Statements showing the balance owing and transactions for money that you owe (debts). These might include:</i></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Personal loans</li> <li><input type="checkbox"/> Car loans</li> <li><input type="checkbox"/> Rent to buy agreements</li> <li><input type="checkbox"/> Shopping contracts ie Chrisco or shopping trucks</li> <li><input type="checkbox"/> Court fines</li> <li><input type="checkbox"/> Debts being paid to Baycorp or collection agencies</li> <li><input type="checkbox"/> Bills that are unpaid or behind in payments</li> </ul>
Quotes	
<ul style="list-style-type: none"> <li><input type="checkbox"/> StepUP Loans: Purchase details are not needed until after the loan is approved.</li> <li><input type="checkbox"/> NILS Loans: Please bring quotes (minimum of two) for the goods you want to buy. Make sure it is an official quote from the company.</li> </ul>	