



International Organization for Migration



No Interest Loans Scheme (NILS)

About the Loan Scheme

The International Organization for Migration's No-Interest Travel Loan Fund assists proposers to meet the travel costs of refugees entering Australia with a subclass 202 visa.

The fund provides up to 75% of the travel costs, to be repaid after your family or friend's arrival in Australia.

As well as helping you with the cost of travel, IOM also provides advice and support before, during and after your family or friend's journey to Australia.

This support can include assistance, where possible, in attaining any documentation necessary to facilitate departure to Australia, and dedicated staff present in most points of transit to ensure a smooth transition between flights.



Who is eligible?

IOM, as the leading international organization for migration management, is ideally placed to support proposers with the logistical concerns of arranging travel to Australia, and in conjunction with the Department of Immigration and Border Protection, is dedicated to easing the financial burden on proposers of subclass 202 visas.

If your family or friend has been granted a subclass 202 visa, then you are eligible to apply for a No-Interest Loan.

How do I apply?

Fill out the application form:

<http://www.iomaustralia.org/PDF/DetailSheet.pdf>.

You'll need to attach the following documents:

1. A letter from a group willing to support the applicant and be the contact point for IOM throughout the life of the loan.
2. A clear copy of the letter advising that a subclass 202 visa has been granted

Once your application is complete, mail it to:

IOM Canberra
PO Box 1009
CIVIC SQUARE ACT 2608

Or fax it to **02 6257 37 43**

Who is responsible for repaying the loan?

The proposer or the 202 visa entrant is responsible for repaying the loan in full, in an agreed time frame.

We are a revolving loan scheme, and we rely on people to repay their loan promptly and according to the documents signed in the application process, so that the funds can be reused to assist another family to travel to Australia.

Entrants will be required to sign an acknowledgement that they may be responsible for repayment of the loan if the proposer chooses

How do I repay the loan?

Loans are repaid in fortnightly instalments through Centrelink's Centrepay Deduction system. IOM will suggest a repayment schedule once your travel costs are confirmed.

The repayment schedule can be altered if the proposer or their support group advise IOM of a change in circumstances.

IOM strongly prefers one repayment to be made per travelling group, but if the debt owed is more than \$3000.00 you will be given the choice of splitting the repayments. Each member will be required to sign a Promissory Note indicating that they are responsible for repaying their own (and/or their dependant children's) travel costs.

If a loan repayer is no longer receiving Centrelink benefits, they must contact IOM immediately in order to arrange an alternative method of repayment.



Supporting an application

It is important that a proposer who is applying for an IOM Loan has a supportive and knowledgeable support group.

By acting as a support group for a proposer, your organisation will be expected to provide the following services:

- assist the proposer to submit a complete loan application to IOM.
- agree to be the contact point for IOM and take responsibility for explaining all IOM correspondence to the proposer or entrant before witnessing their signature and returning the original document to IOM.
- agree to liaise with IOM on any matter relating to the loan, throughout the entire life of the loan.
- agree to follow up with the proposer or entrants to ensure that the loan is paid in full and in a timely manner.
- agree to advise IOM of any change of address or telephone number of proposer or entrants.
- agree to inform IOM of any change in circumstance of proposer or entrants, especially if the loan repayer is no longer receiving Centrelink benefits.

We encourage all organisations to read the above guidelines before offering support to their clients to access the IOM Travel Loan. If you do not feel your organisation can provide this level of service, please consider referring the proposer to another organisation.



How can I contact IOM?

If you need more help or information, please contact IOM Canberra.

Ph: **02 6267 6600**

email: NILS@iom.int

Frequently Asked Questions

Who is eligible to apply for a loan?

All applicants who have been granted an SHP visa (subclass 202) are eligible to apply. If a proposer has an outstanding loan, they are not eligible to apply.

How long does it take to approve a loan?

Once IOM has received the application form, visa grant letter and letter of support from a community organisation, approval can take as little as 24 hours. Before the booking can be arranged the 25 per cent deposit must be paid to IOM.

How can the 25 per cent deposit be paid?

The deposit can be paid directly into the IOM nominated account, by bank cheque, money order or by in-branch deposit.

What is the timeframe for the repayments?

It is important that repayments are made regularly. In most instances, the repayment period is set at 24 months.

When will sponsors receive the final cost and when should repayments start?

Indicative costs will be provided within 48 hours of lodging your application with IOM. Final costs will be sent out the month after the family arrives in Australia. Repayments will begin when the family is registered for Centrelink benefits.

When will the proposer know the family has arrived?

IOM will contact the proposer directly or through their support group with the booking details and date of arrival once the booking has been confirmed at the relevant overseas mission.

Is there transit assistance for loan beneficiaries at International and Australian airports?

There is transit assistance available in most major international airports except those countries with no IOM presence. IOM do not provide transit assistance for SHP visa recipients once in Australia.

How can IOM assist people who are unable to read or write with form filling?

UNHCR should be the first point of contact with issues such as this. IOM can assist with other logistical support if it is required.