



## **NILs update**

**Where we are now and  
where we're going**

**Dave Vicary  
Director, Client Services**



# NILs in FY '22

**40,000+** People impacted



 **65%**  
Identified as Female

**66%**  
25-54 years old

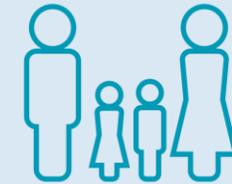
**27%**



Aboriginal or Torres Strait Islander peoples

**36%**

have dependents



 **29,542**  
Approved Loans

**\$41.2m**  
of safe, affordable credit



Vehicle repair or rego **33%**



Appliances **28%**

Primary income is disability support pension



**28%**



# NILs could not happen without your ongoing partnership & support



Australian Government  
Department of Social Services



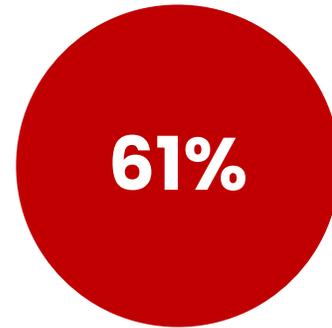
**150+**  
**Community  
Providers**



# The impact of financial exclusion



Australians that use BNPL are **low-income** earners

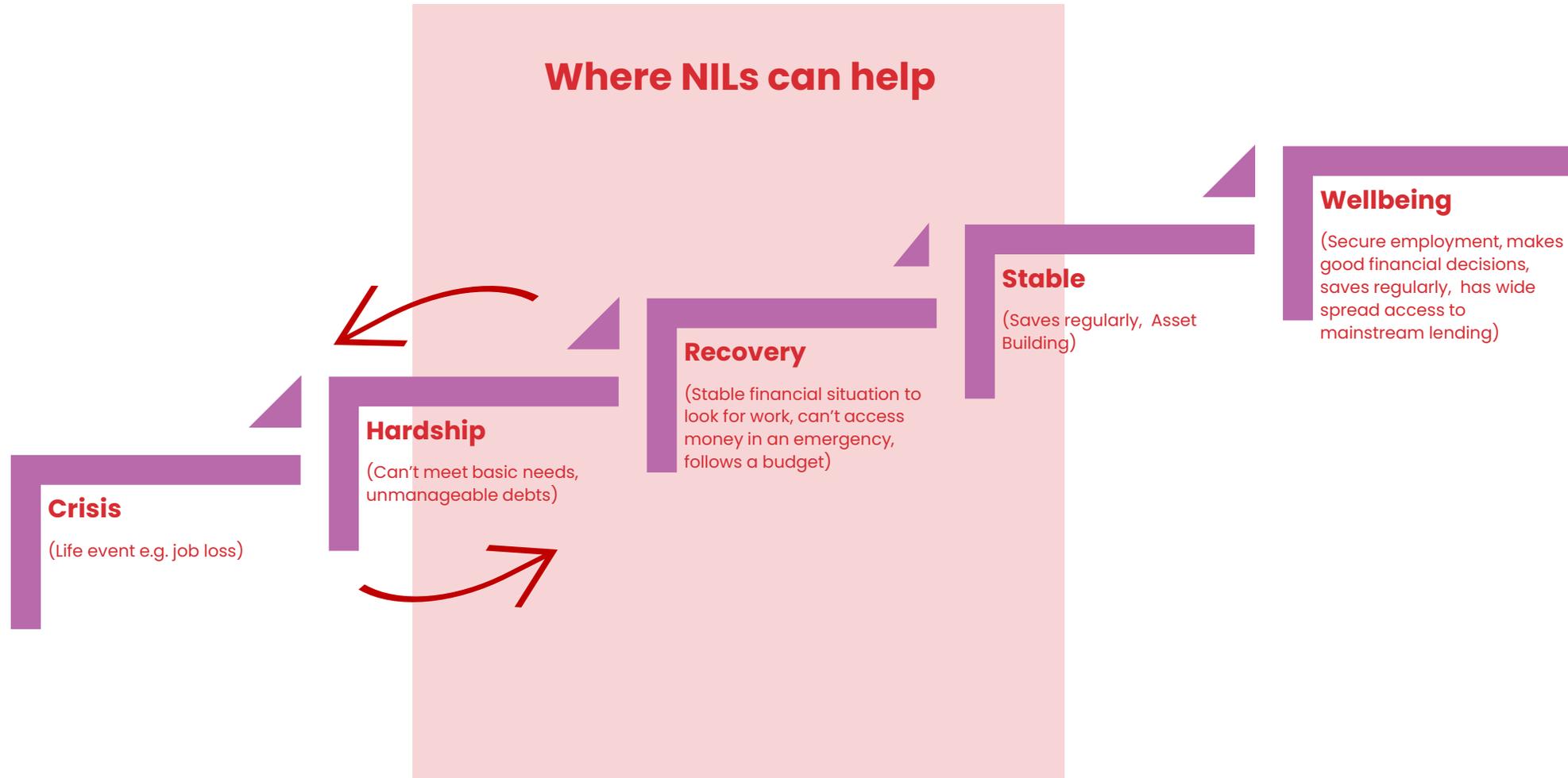


Most or all **clients with BNPL debt struggle to pay other living expenses**  
(FCA 2021)



**Pay Day Loans** in 2019

# NILs can support the journey towards financial stability



# Modernising NII's Technology

To meet increasing need



# Modernising to meet increased need

Laying the foundation for system alignment and new technology in 2023

Aligning policies and processes to allow us to support more people

Updating and modernising the NILs Handbook

Additional funding for key providers to increase reach

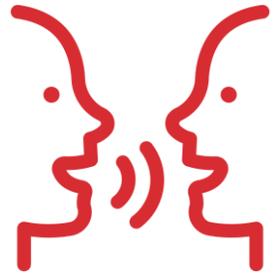
Local Marketing Plans to drive enquiries

New specialist FDV NILs providers

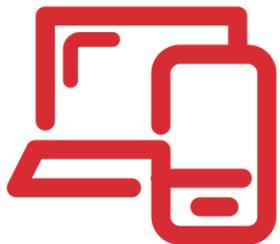


# NILs Tech innovation

Modern technology to increase responsiveness and allow NILs to scale to make a difference for more clients



**Maintain support for clients who need assistance with applications**



**Introduce self-service for clients who can and want it**

- New Client management system – built on **Salesforce**
- New loan management platform built with tech partner **Zeal**
- Bankscraping for all NILs providers
- Reaching more people – scaling to provide a more powerful alternative to unsafe credit



# What will this mean for you?

Easier Loan  
Process

Central Place for  
all Client Data

Ability to see view  
client loans

Improved and  
easier reporting

Ability to transfer  
client application  
to another  
provider

System workflows  
/ queues for  
enquiries and  
referrals

System to store  
client privacy and  
consent

End to end  
processing within  
one system

Possibility for Bank  
Scaping and  
results within the  
system



# What will it mean for our clients?

Easier Loan  
Application  
Process

Online Application  
available

Ability to view  
personal loan  
balances online

Ability to request  
transfer of loan  
application to  
another provider

Ability to update  
consent

Ability to update  
details e.g. phone  
number

Ability to update  
contact  
preferences e.g.  
Safe to call

Bank scraping  
available - easier  
to provide  
expenses

Ability to send  
enquiries from  
online portal



**Looking forward to the year ahead!**

