

Wheelchair Accessible Taxi Loan Scheme

Application Form and Guidelines

To apply for an interest-free loan please make sure that you follow these instructions:

- Complete the Applicant Details section
- Read and understand the Guidelines section
- Complete the Loan Application and Vehicle Information sections
- Complete one of the two Financial Evidence sections
- Read, check and sign the Additional Information section

Send your completed application form and all attachments to Transport for NSW via either :

- Email: watloanscheme@transport.nsw.gov.au
- Post: ATTN: WAT Loan Scheme
Transport for NSW
PO Box K659
Haymarket NSW 1240

1. APPLICANT DETAILS

ABN	
Entity Name	
Contact Person	
Email	
Phone	
Address	

2. GUIDELINES

The NSW Government aims to improve the availability of wheelchair accessible transport services and the levels of service provided to people with disabilities in NSW. The Wheelchair Accessible Taxi (WAT) Loan Scheme is designed to assist taxi operators in NSW with placing new and additional WATs into operation. Interest-free loans fund the cost of purchasing and modifying a vehicle for use as a compliant WAT or for retrofitting an existing vehicle for use as a WAT. Loans of up to \$100,000 are available from a pool of \$5 million.

A. How a loan application will be assessed.

In considering the application for an interest-free loan, Transport for NSW will consider a range of criteria including (but not limited to):

- The credit worthiness of the applicant and their ability to repay the loan
- The suitability and compliance of the vehicle that is being sought
- The area that the WAT is intended to be operating in and whether it will improve access to services or maintain existing services
- The number of WAT jobs that the applicant has recently completed (if applicable)

Transport for NSW does not represent that any application meeting part or all of the criteria above will be funded.

B. Costs covered by the loan

It is the responsibility of the taxi operator to meet the requirements and associated costs of a standard taxi. Such costs are not covered by an interest-free loan. With regard to the costs considered in determining the amount of an interest-free loan, only those costs which assist in the safety and comfort of wheelchair passengers are taken into consideration. Transport for NSW will determine which items and costs will be included in any loan granted. Prospective borrowers should clearly indicate, in a fully itemised list accompanying an application for an interest-free loan, which items have been included in the amount of loan sought. Each item must have a cost beside it. Where an itemised account is not provided, the application may be treated as incomplete.

Items which may be considered as essential costs of conversion to a wheelchair accessible vehicle may include:

- Lengthening of vehicle so that it is able to accommodate at least one standard wheelchair
- Adjustments of door opening to sufficient width and height to enable wheelchair access
- Raising of roof to allow comfortable head clearance for travel
- Flat floor for easy manoeuvrability
- Floor strengthening to bear the additional weight of wheelchair(s)
- Floor and seat anchorage
- Suitable device to enable a wheelchair to be lifted easily into the vehicle i.e. ramps or hoist
- Adequate suspension to take account of the extra length of the vehicle, in particular, the fitting of heavy duty shock absorbers to the rear
- Sufficient lighting in the rear cabin
- Seat belts for passenger safety
- Tinted side and rear windows for passenger comfort
- Additional aluminium ramp for motorised wheelchair
- Storage for wheelchair straps/restraints
- Partial spray painting of extension to match original paintwork
- Air conditioning for both driver and passenger areas
- Additional, or large font, meter display for visibility by passengers in wheelchair
- Help button for passengers' use
- Additional seating for able-bodied passengers
- Engineers costs and Vehicle Safety Compliance Certification Scheme (VSCCS) compliance certificate -any engineer's report provided must state the vehicle complies with the current Disability Standards and/or Clause 10 of the *Point to Point Transport (Taxis and Hire Vehicles) Regulation 2017*

The following items **cannot** be funded by an Interest Free Loan:

- taxi meter
- full respray
- roof sign
- metallic colours in partial re- spray
- roof sign lighting
- spot lights
- roof sign harness
- duress alarm
- vehicle tracking device
- security camera systems
- two-way radio
- other booking/dispatch equipment
- stamp duty
- vehicle registration
- boot-lid lock release
- LPG conversion cost
- vehicle insurance
- workers compensation insurance
- roof rack
- driver's window weather shield
- public liability insurance
- wheel arch trim
- mud flaps
- spare wheel cover
- company livery (logo and contact number) door signs

C. Conditions of the WAT Loan Scheme

Successful applicants will be required to sign:

- A Loan Agreement which contains the terms and conditions of the loan
- A Specific Security Deed which secures the loan against the vehicle

Successful applicants must provide documentation (certified copies) to prove that they have met these requirements including:

- Current registration
- Current WAT licence
- Certificate of currency confirming that insurance is in place
- VSCCS compliance certificate

Successful applicants must also provide TfNSW with evidence satisfactory to TfNSW that the loan amount has been used for the approved purpose under the Loan Agreement including receipts for both the vehicle and the modifications.

Interest-free loans are secured by a Specific Security Deed granted by the Borrower over the WAT in favour of TfNSW. The Specific Security Deed will be registered on the Personal Property Securities Register (PPSR). If the loan is not repaid, the Specific Security Deed will, amongst other things, allow TfNSW to take possession of and sell the vehicle to recoup outstanding monies under the loan.

Interest-free loans are repayable monthly over a term of up to 120 months.

If the Borrower fails to pay amounts outstanding under the Loan Agreement on time, then default interest at 10% will be added to the loan amount. All legal costs, stamp duty and registration charges and any other costs arising from the Loan Agreement and the Specific Security Deed are paid by the Borrower.

D. Automatic Rejections

An application will be automatically rejected where one or more of the following occur:

- The applicant has previously defaulted on a WAT loan
- The applicant is in arrears by more than one WAT loan repayment
- The proposed vehicle modifications do not comply with the Commonwealth Disability Standards for Accessible Public Transport (DSAPT) and the *Point to Point Transport (Taxis and Hire Vehicles) Regulation 2017*

E. Obligations of the Borrower

The Borrower must:

- Advise TfNSW if there are any existing encumbrances over the vehicle that is the proposed subject of the Scheme
- Ensure no other encumbrances over the vehicle are entered into after TfNSW has registered its interest on the PPSR without the consent in writing of TfNSW
- Immediately notify TfNSW if the vehicle identification details (VIN/chassis number, engine number, registration number, vehicle make/model, etc) change at any time while the loan remains unpaid
- Immediately notify TfNSW if the vehicle's registration number changes at any time while the loan remains unpaid and must provide copies of the new registration certificate and the adjusted insurance policy
- Immediately notify TfNSW if the vehicle is written off as the result of an accident
- Immediately TfNSW if you cease operating the vehicle as a WAT

3. LOAN APPLICATION

Please select one option for each question below.

Purpose of loan:	<input type="checkbox"/> Purchasing your first WAT <input type="checkbox"/> Adding another WAT to your fleet <input type="checkbox"/> Replacing your current WAT <input type="checkbox"/> Replacing your standard taxi <input type="checkbox"/> Modifying a vehicle currently in your fleet <input type="checkbox"/> Other _____
Which region, city or town do you intend to operate the WAT:	<input type="checkbox"/> Greater Sydney <input type="checkbox"/> Illawarra <input type="checkbox"/> Blue Mountains <input type="checkbox"/> Central Coast <input type="checkbox"/> Hunter <input type="checkbox"/> Other regional location (please specify): _____
Do you have a current WAT licence?	<input type="checkbox"/> Yes – Please specify the licence number: _____ <input type="checkbox"/> No
Do you have a taxi place associated with your licence?	<input type="checkbox"/> Yes – Please specify the plate number: _____ <input type="checkbox"/> No

4. VEHICLE INFORMATION

For this section, any valid quote provided must contain a fully itemised list of purchases and/or modifications with a cost beside each component.

Is the vehicle:	<input type="checkbox"/> Brand new <input type="checkbox"/> Second-hand
Do you have a valid quote:	<input type="checkbox"/> Yes - Please attach a copy of your itemised quote <input type="checkbox"/> No - Your application will not be considered if you cannot provide an itemised quote
Make and Model: (For example: Toyota HiAce, Kia Carnival, etc.)	_____
When was the vehicle built: (MM/YY)	_____
How many kilometres has the vehicle run:	_____
Value of loan:	Vehicle component (including GST): Modification component (including GST): Total (including GST):

5. FINANCIAL EVIDENCE FOR SOLE TRADER/PARTNERSHIP

If you are a company/co-operative, please skip this section and complete Section 6 below.

Please attach copies of documents from the following financial years

Business Activity Statements	<input type="checkbox"/> 2018/19	<input type="checkbox"/> 2019/20	<input type="checkbox"/> 2020/21	<input type="checkbox"/> 2021/22
Individual Tax Return	<input type="checkbox"/> 2018/19	<input type="checkbox"/> 2019/20	<input type="checkbox"/> 2020/21	<input type="checkbox"/> 2021/22
ATO Notice of Assessment	<input type="checkbox"/> 2018/19	<input type="checkbox"/> 2019/20	<input type="checkbox"/> 2020/21	<input type="checkbox"/> 2021/22

Please attach summary statements for each of the debts that you list below

	Type (mortgages, credit cards, etc.) Example: Home Loan	Amount Owing Example: \$150,000.00	Copy Attached
	Please describe each of the outstanding debts that you currently have and the value remaining:	1.	
2.			<input type="checkbox"/>
3.			<input type="checkbox"/>
4.			<input type="checkbox"/>
5.			<input type="checkbox"/>
6.			<input type="checkbox"/>
7.			<input type="checkbox"/>

Please answer the following questions

Have you ever been bankrupt?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever been placed in administration?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever had a judgement debt recorded against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

6. FINANCIAL EVIDENCE FOR COMPANY/CO-OPERATIVE

Please attach copies of the following documents from the following financial years

Financial Reports	<input type="checkbox"/> 2018/19	<input type="checkbox"/> 2019/20	<input type="checkbox"/> 2020/21	<input type="checkbox"/> 2021/22
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Please answer the following questions

Have you ever been bankrupt?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever been placed in administration?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Have you ever had a judgement debt recorded against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

7. ADDITIONAL INFORMATION

A. Privacy Statement

We are collecting your personal information in connection with your application for an interest-free loan to establish a WAT and may retain and use it for the purposes of managing the Loan Agreement and the Security Deed for public passenger vehicle, driver licensing, motor vehicle, road transport or road safety purposes. Providing this information is voluntary but we may refuse your Loan Application unless you do so.

We may disclose your personal information in order to verify it and to assess your Loan Application. We may disclose your personal information (as relevant) in respect of motor accidents enquiries and to other public passenger regulators or agencies. We may also disclose your personal information where relevant to accredited private hire vehicle operators, accredited taxi operators, authorised taxi network providers and also to Transport for NSW in connection with the administration of the Passenger Transport Act 1990. Otherwise, we will not disclose your personal information without your consent unless authorised by law.

This Privacy Statement also applies in respect of your personal information that we may subsequently collect in relation to the management of your Loan Application and Security Deed. Your personal information will be held by TfNSW generally so you can contact us to access or correct it.

B. Evidence Checklist (Attachments)

- Attached a copy of your quote for the vehicle and/or modifications
- Attached copies of all your financial evidence

C. Applicant Declaration and Authority for Collection and Disclosure of Information

By signing this document, you declare that:

- ✓ You have read and understood all the information in these guidelines and the questions on this form and the information provided are, to the best of your knowledge, true, correct and accurate in every detail.
- ✓ You are aware that any person who attempts to obtain an interest-free loan by false statement, misrepresentation or omission of details likely to affect such application, shall be guilty of an offence and shall be liable to a criminal penalty. In addition, any authority, licence or other instrument issued in connection with the loan may be cancelled, as well as the loan itself, which may be recalled.
- ✓ You have attached all relevant documentation as requested, including copies of financial statements, outstanding debts and an itemised list of inclusions and costs substantiating the value of the loan sought.
- ✓ You consent for Transport for NSW to obtain any information it requires to determine whether to grant you a Loan Application and to assess generally whether you are an appropriate person to be conducting a WAT business. This may include (but is not limited to) relevant financial information, complaints, charges, convictions, traffic infringements and driver licence suspensions and cancellations.
- ✓ You consent to third parties (including but not limited to police, banking institutions, judiciary and licensing authorities) releasing that information to Transport for NSW. This consent continues and may not be revoked so long as you hold (or apply for) a licence or remain subject to the Loan Agreement, or while any legal action is proposed against you in respect of an operator authority, licence or the Loan Agreement.
- ✓ You consent to your personal information being provided to a credit reporting or information verification agencies in order to obtain and provide details of credit history or status or to verify other information about you, including identity.

Name

Signature

Date

day	/	month	/	year
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