



Transport for NSW Wheelchair Accessible Taxi Loan Scheme Application Form and Guidelines

To apply for a wheelchair accessible taxi interest-free loan, please make sure that you follow these instructions:

1. Complete the Applicant Details section.
2. Read and understand the Guidelines section.
3. Complete the Loan Application section and attach quotations.
4. Complete the Financial Evidence section and attach documentation.
5. Check, read and sign the Additional Information section.

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

Email: watloanscheme@transport.nsw.gov.au

Post: Attention: WAT Loan Scheme
Transport for NSW
PO Box K659
Haymarket NSW 1240

1. APPLICANT DETAILS	
ABN	
Business Name	
Email	
Phone	
Address	
Contact Person	
Date of Birth	
Driver Licence No.	

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 of up to \$125,000 are being offered to fund the cost of purchasing, modifying and/or retrofitting a vehicle for use as a compliant WAT.

A. How a loan application will be assessed

Loan applications that meet part or all of the assessment criteria are not guaranteed to be approved. In considering an application for an interest-free loan a range of criteria will be assessed, 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 reasonableness of an applicant's request and return on investment.
- 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).

B. Automatic Rejections

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

- The applicant fails to respond to a request for further information to support the loan application.
- 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 *Disability Standards for Accessible Public Transport 2002* and the *Point to Point Transport (Taxis and Hire Vehicles) Regulation 2017*.

C. Costs covered by the loan

Transport has determined which items and costs will be included in any loan granted. This includes the costs associated with the safety and comfort of wheelchair passengers. Applicants must provide a clear and fully itemised list accompanying their application. 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 for the conversion to a wheelchair accessible taxi include:

- Lengthening of vehicle so that it can 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
- Seatbelts 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
- Installation of a security camera system sufficient for a WAT (maximum claim \$3,000)

- Engineers' costs and VSCCS compliance certificate – any engineer's report provided must state the vehicle complies with the current Disability Standards for Accessible Public Transport (2002) and Clause 10 of the Point to Point Transport (Taxis and Hire Vehicles) Regulation 2017.

Interest-free loans will not cover all of the standard requirements and associated costs of a taxi fit out. The following items **cannot** be funded by an interest-free loan:

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

D. Conditions of the WAT Loan Scheme

Successful applicants (the Borrower) 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.

The Borrower 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; and
- VSCCS compliance certificate.

The Borrower must also provide satisfactory evidence to Transport 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 Transport. 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 Transport 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.

E. Obligations of the Borrower

The Borrower must immediately notify Transport if:

- The vehicle ceases to operate as a WAT.
- There are any existing encumbrances over the vehicle that is the proposed subject of the WAT Loan Scheme.
- Any other encumbrances over the vehicle are entered into after Transport has registered its interest on the PPSR without the consent in writing of Transport.
- The vehicle identification details (VIN/chassis number, engine number, registration number, vehicle make/model, etc) change at any time while the loan remains unpaid.

- The vehicle 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.
- The vehicle is written off as the result of an accident.

3. LOAN APPLICATION	
Area of operation	Select one: Greater Sydney Illawarra Blue Mountains Central Coast Hunter Other regional location (please specify):
WAT licence status	Select one: You currently have a WAT licence You are in the process of applying for a WAT licence
Purpose of loan application	Select one: You are replacing a WAT You are adding another WAT to your fleet You are replacing your standard taxi with a WAT You are modifying a vehicle that you already own Other (please specify):
Intended type of vehicle	Select one: Brand new (you can skip the next question) Second-hand (you must answer the next question) Already in my ownership (you must answer the next question)
Vehicle details	Enter details: Make and Model: Current Kilometres: Manufacture Date (MM/YY):

Total value of loan application	Enter details: \$
Itemised costs to be covered by loan	<p>Your application will not be considered unless you provide valid quotes for each of the following items that you are seeking:</p> <ul style="list-style-type: none"> Vehicle purchase Compliant vehicle modifications Installation of a security camera system sufficient for a WAT* <p>*This item may be in the form of a statement from your Taxi Service Provider. Please note that the total loan funding available for this item is capped at \$3,000.</p>

4. FINANCIAL EVIDENCE

To support of your application, you are required to provide all financial evidence that is relevant to the type of business that you operate (sole trader, company, etc.) and attach copies of each document.

Business Activity Statements	2021/22	2022/23	2023/24	2024/25
Individual Tax Return	2021/22	2022/23	2023/24	
ATO Notice of Assessment	2021/22	2022/23	2023/24	
Financial Reports	2021/22	2022/23	2023/24	

You are required to declare all debts that you currently have (for example mortgages/home loans, business loans, credit cards, etc.) and attach the latest statement for each debt as evidence.

Type of debt <i>E.G. Home Loan</i>	Account number <i>E.G. 123456</i>	Limit of debt <i>E.G. \$150,000.00</i>	Amount owing <i>E.G. \$23,750.00</i>	Latest statement attached
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	

You must declare information about your business solvency.

Have you ever been bankrupt?	Yes	No
Have you ever been placed in administration?	Yes	No
Have you ever had a judgement debt recorded against you?	Yes	No

5. ADDITIONAL INFORMATION

A. Evidence Checklist (Attachments)

Attached copies of your valid quotes for the vehicle purchase, compliant vehicle modifications, installation of a security camera system and installation of a taxi meter.

Attached copies of your financial evidence

Attached copies of your debt evidence

B. 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 in connection with the administration of the *Passenger Transport Act 1990* and/or the *Point to Point Transport (Taxis and Hire Vehicles) Act 2016*. 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 Transport generally so you can contact us to access or correct it.

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 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 this information to Transport. 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 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:

Position:

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Signature:

Date:

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