

HOME EQUIPMENT LOANS

FAKTABLAD CSN ENGELSKA

WHO CAN BORROW AND FOR WHAT PURPOSE?

Refugees and certain other non-Swedish citizens may apply for a loan for household equipment. To be able to obtain a loan, you must be covered by the Swedish refugee resettlement scheme or be registered with Arbetsförmedlingen (Public Employment Service) and be entitled to introduction benefit. You must also have reached the age of 18 years when first accepted by a municipality.

The money you borrow must be used for the purchase of kitchen utensils, furniture and the like. You may not, for example, use the money to pay your rent or buy food, etc.

WHEN CAN I BORROW?

You can apply for a loan within two years of the date when you were first resettled in a municipality. This applies even if you are applying for a supplement to a previous loan.

HOW MUCH CAN I BORROW?

The size of the loan for which you may be eligible depends on the size of your family, whether the family includes children, whether you are renting a furnished or unfurnished home, or whether you are a lodger. If you wish, you may always borrow less than the maximum amount. If you are living with someone in a status similar to marriage (husband, wife, cohabitant or partner), you may apply for the loan together. You are then jointly and severally liable for the loan, which means that the two of you are jointly responsible for repayment of the loan. This liability remains with you even if you subsequently divorce and move away from each other.

Number of people	Unfurnished Maximum amount, SEK	Furnished/ lodger
1 adult	10 000	5 000
1 adult + 1 child	20 000	5 000
1 adult + 2 children	25 000	5 000
1 adult + 3 children	30 000	5 000
1 adult + 4 children or more	35 000	5 000
2 adults	15 000	5 000
2 adults + 1 child	25 000	5 000
2 adults + 2 children	30 000	5 000
2 adults + 3 children or more	35 000	5 000

HOW DO I APPLY FOR A LOAN?

The easiest way to apply is to ask your case officer at Arbetsförmedlingen or the municipal refugee resettlement office for help.

Your case officer will help you complete the application and give you more information about the rules for the loan. The case officer will then forward your application to the CSN.

CAN I APPLY FOR A SUPPLEMENT TO A PREVIOUS LOAN?

You can apply for a supplement to a previous loan if

- you have previously borrowed less than the maximum to which you are entitled
- you are moving from a lodging or a furnished home into an unfurnished home
- your family grows bigger with the birth of a child in Sweden
- a close relative also taking part in the municipal resettlement programme or receiving introduction benefit comes to Sweden. A close relative is defined as a spouse/partner or child under the age of 21.

Spouses/partners granted a supplementary loan will be jointly and severally liable for repayment of the entire loan.

ARRANGEMENT FEE

An arrangement fee of SEK 300 is deducted immediately from the loan. The arrangement fee for supplementary loans is SEK 100.

HOW IS THE LOAN PAID OUT?

CSN issues the loan via Swedbank. The money can be paid through a *cash advice note or your account*. This can be an account with Swedbank or another bank. *If the money is to be deposited in your account, you must contact Swedbank and inform them into which account the money is to be deposited.*

WHEN MUST THE LOAN BE REPAYED?

You must start repaying the loan two years after the first payment to you. It takes between 1 and 7 years to repay the loan if you pay according to the ordinary payment plan.

HOW IS THE INTEREST CALCULATED?

Interest starts to be calculated as soon as the first loan is issued. Interest for the first two years is added to the debt on the day you have to start repaying the loan after two years. Current interest is then calculated on the new debt. You can see how much the interest is for each year at www.csn.se. The interest rate is determined by the government.

HOW MUST THE LOAN BE REPAYED?

After two years, CSN will send you the first invoices. You normally pay off the loan in monthly instalments. How much you pay depends on how much you borrowed. If you do not pay on time, we will send you a reminder.

CAN I MAKE EXTRA PAYMENTS?

You can start to make payments during the first two years if you want. You can also make extra payments in order to pay off the debt more quickly.

WHAT IF I CAN'T PAY?

If you are unable to pay because you have a low income, you can apply to pay less (reduced payment) or to be allowed to defer payment (period of grace). CSN will take account of the size of your family and your total annual income when determining whether to allow reduced or deferred payment. A decision is valid for one calendar year at a time. Interest will be added to the loan even if you are not making any repayments. Your debt will therefore grow if you defer repayment. If you do not live in Sweden, other rules apply for deferment. Further information is available from the CSN.

CAN THE LOAN BE WAIVED?

The loan may be waived if CSN adjudges that you will be unable to pay back the loan in the longer term. This may be due to, for example, permanent illness or old age combined with low income. In the event of death, the loan is automatically written off.

WEBSITE

Information about the home equipment loan can be viewed on our website at www.csn.se.

CHANGE OF ADDRESS

Always report any change of address within Sweden to the population registration authority. It is also a good idea to inform CSN. Any change of address abroad must be reported directly to CSN. Address forms can be ordered from CSN.

MORE INFORMATION

Further information is available from CSN, Hemustrustningslån, 851 82 SUNDSVALL
Tel.: 0771-276 100
Telephone hours: 09.00–12.00
Fax: 060-18 60 06
Email: hemustrustningslan@csn.se
Website: www.csn.se

This fact sheet has been translated into Arabic, English, French, Kurmanji, Pashto, Persian, Russian, Somali, Sorani, Tigrinya. Translations by Semantix.

