Information for applicants on how to obtain a loan for essential household goods and services.
WHAT IS NILS?

The NO INTEREST LOAN SCHEME (NILS) provides individuals and families on low incomes access to safe, fair and affordable credit.

- **NO FEES**
- **NO CHARGES**
- **NO INTEREST**

Maximum loan amounts may vary, but can be as little as $300 or as much as $1200 for essential goods and services. Once your application is approved, repayments are set up at an affordable amount for 12 to 18 months.

No credit checks are made as this is a program based on trust and respect.

*With NILS, there’s no interest. You only pay for what you get.*

- Marisol
How NILS works in your community

With manageable repayments and a respectful assessment process conducted by an accredited NILS program, NILS works through a process of circular community credit. When a borrower makes a repayment to NILS, funds are then available to someone else in the community.

When I found NILS I was overjoyed as there is no interest.
- Rhonda
WHAT ARE THE LOANS FOR?

Loans are generally available for the purchase of essential goods and services.

These may include:

• Household items like fridges, washing machines, stoves, dryers, freezers and some furniture
• Some medical and dental services
• Educational essentials such as computers and text books
• Some other item as requested

DO I QUALIFY FOR NILS?

Programs are run by local community organisations at over 600 locations across Australia.

To qualify you must:

• Have a Health Care Card/Pension Card or be on a low income
• Reside in your current premises for more than 3 months
• Show a willingness and capacity to repay

Call 13 NILS (13 64 57) or visit NILS.com.au to find your nearest provider

“I couldn’t get a look in through a bank.”
- Peter
HOW DOES IT WORK?

1. **ENQUIRE**
   Call 13 NILS (13 64 57) or visit www.NILS.com.au to find your nearest provider to see if you qualify for NILS.

2. **INTERVIEW**
   Your provider will let you know what documentation and forms of identification you will need to bring along with you.

3. **ASSESSMENT**
   The loans committee will make an assessment on your application.

4. **APPROVAL**
   Once approved, you and your provider will agree on affordable repayments over 12 to 18 months.

"You just have to show that you’ve got the need and that’s what it serves."
- Mohamed
To find your nearest provider call 13 NILS (13 64 57) or visit NILS.com.au