

**“With NILs, there’s no interest,
no fees and no charges, you
only pay for what you get.”**

— Marisol



No Interest Loans for things you need now



Talk to the people you know and trust

Neighbourhood Houses Victoria

Enquire about Good Shepherd's
No Interest Loans.

Call 03 9606 0117 or visit nhvic.org.au/nils



**Borrow up to \$1500
Pay back \$1500**

No Fees. No Charges. Ever.

Funded by:



Australian Government
Department of Social Services

In partnership:



1120/GSH019

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What is NILs?

No Interest Loans (NILs) provide individuals and families on low incomes with access to safe, fair, affordable credit with no fees and charges applied.



Am I eligible?

- ✓ I hold a Health Care Card / Pension Card or earn less than \$45,000 a year after tax (\$60,000 for couples or people with dependants)
- ✓ I have lived at my current or previous address for at least 3 months
- ✓ I can show that I can afford to repay the loan

What can I use NILs for?

Loans are available up to \$1,500 for essential goods and services including:



Household Items



Car Repairs & Registration



Medical & Dental



Technology



Furniture



Education

Other items may be available upon request.

Loans are **not** available for:

- ✗ Bills
- ✗ Cash
- ✗ Debts
- ✗ Food
- ✗ Rent

