



No Interest Loans Scheme

Do you need finance, but don't want to get stuck with credit cards you can't repay? The No Interest Loan Scheme (NILS) provides safe, fair and affordable credit for people or families on low incomes.

► So, how does it work?

NILS loans can be used for the purchase of essential goods and services up to \$1500. Repayments are set at an affordable amount over 12 to 18 months.

An Intereach staff member will meet with you to explain the process and gather the information required. It is then submitted for assessment.

Loan items may include: Household items such as fridges, washing machines, stoves, dryers, freezers and furniture, some medical and dental services, education essentials such as computers and text books, or some other item as requested

Loans cannot be used for cash, bond, rent arrears, debt consolidation, holidays or bills.

► Where is it available?

Community members can access loans via any Intereach office in New South Wales or by phone.

NILS Loans are also available Australia wide.

To find your local provider visit www.nils.com.au

► Is there a cost?

Loans are interest free, have no application fee and repayment plans are agreed upon to suit your circumstances. The repayments are deducted from your Centrelink benefit through the Centrepay system.



We pay our respects to the Elders, both past and present, and to those of the future, for they hold the memories, the traditions, the cultures and hopes of Aboriginal Australia.

Intereach acknowledges all traditional owners and Elders past and present, particularly the traditional custodians of the lands where our offices are located and the areas where we work.

► Need assistance to talk to us?

If you are deaf, or have a hearing impairment or speech impairment, contact us through the National Relay Service:

TTY users

Phone 133 677 then ask for 1300 488 226

Speak and Listen users

Phone 1300 555 727 then ask for 1300 488 226

SMS relay users

SMS 0423 677 767

Need an interpreter?

Phone 131 450

► Supporting Diversity

Intereach welcomes every person irrespective of gender or gender identity, age, Aboriginal or Torres Strait Islander heritage, cultural background, physical or intellectual abilities, country of birth, religious beliefs, sexuality and other real and perceived differences.

Offices

Albury

Bendigo

Corowa

Cootamundra

Deniliquin

Echuca

Finley

Griffith

Hay

Kyneton

Maryborough

Mildura

Seymour

Shepparton

Swan Hill

Wagga Wagga

Intereach operate offices in locations throughout NSW and Victoria to deliver a wide range of support to children, families, carers, young people, people living with a disability and the general community.

Toll free **1300 488 226**

Email intereach@intereach.com.au

www.intereach.com.au

