



No Interest Loan Scheme

Helping you access the essentials in life

No Interest Loan Scheme loans can be used for the purchase of essential goods and services up to \$2000, or up to \$3000 for housing related expenses such as bond or rent in advance, or for recovery from a natural disaster. Repayments are set at an affordable amount over 12 to 18 months.

How does it work?

An Intereach staff member will meet with you to explain the process and gather the information required. It is then submitted for assessment. Intereach delivers NILS loans in partnership with Good Shepherd Microfinance.

Loans can be used for:

- Fridges;
- Washing machines;
- Stoves;
- Dryers;
- Freezers;
- Furniture;
- Some medical and dental services;
- and more...

Loans cannot be used for:

- Cash;
- Bond;
- Rent arrears;
- Debt consolidation; or,
- Holidays or bills.

Am I eligible?

To be eligible, you must:

- Earn less than \$70,000 annual income (before tax) as a single person or \$100,000 annual income (before tax) if you have a partner or children; OR
- Have experienced family or domestic violence in the last 10 years; OR
- Have a Health Care Card / Pension Card; AND
- Can show you can afford to repay the loan

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.

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.

Contact Us

P: 1300 488 226 | E: nils@intereach.com.au
W: www.intereach.com.au



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

Voice Relay

Phone 1300 555 727 then ask for 1300 488 226

SMS relay users

SMS 0423 677 767

Need an interpreter?

Phone 131 450 then ask for 1300 488 226