

## No Interest Loan Scheme

**Street Address**

To find your nearest centre, visit [www.nils.com.au/find](http://www.nils.com.au/find)

**Phone**

13 64 57

**Website**


[www.nils.com.au](http://www.nils.com.au)


**Service Area**


Statewide


**Service Description**

The No Interest Loan Scheme (NILS) provides individuals and families on low incomes with access to safe, fair and affordable credit. Loans are available for up to \$1,500 for essential goods and services such as fridges, washing machines and medical procedures. Repayments are set up at an affordable amount over 12 to 18 months. To be eligible for NILS you must have a Health Care Card or earn less than \$45,000 a year (after tax). Loans cannot be used for cash, bond, rent arrears, debt consolidation, holidays or bills.

 [src="http://nils.com.au/assets/themes/NILS/library/images/enquire.svg" alt="Enquire"](http://nils.com.au/assets/themes/NILS/library/images/enquire.svg)  
/>>ENQUIRE Enquire about a loan now or call 13 NILS (13 64

57).  [src="http://nils.com.au/assets/themes/NILS/library/images/interview.svg" alt="Interview"](http://nils.com.au/assets/themes/NILS/library/images/interview.svg)  
/>>INTERVIEW Bring your documentation to a meeting with a local loan provider.

 [src="http://nils.com.au/assets/themes/NILS/library/images/assessment.svg" alt="Assessment"](http://nils.com.au/assets/themes/NILS/library/images/assessment.svg)  
/>>ASSESSMENT Your loan application is assessed.

 [src="http://nils.com.au/assets/themes/NILS/library/images/approval.svg" alt="Approval"](http://nils.com.au/assets/themes/NILS/library/images/approval.svg)  
/>>OUTCOME You are informed of the outcome of your loan application and agree repayment terms.

**Service Type**

INDIVIDUAL

**Date Created**

2015-01-22 04:00:25

**Last Updated**

2018-02-06 22:24:11