

NO INTEREST LOAN SCHEME

Access to safe, fair and
affordable credit

UNITING
SA *Together we can*



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Need a loan? We can provide access to fair and affordable credit to people on low incomes and those who have experienced domestic violence.

The No Interest Loan Scheme (NILS) provides 'interest' and 'fee' free loans for the purchase of essential goods and services, such as:

- Household items like a fridge, washing machine, stove, air conditioner, bed or couch
- Car repairs, some medical and dental services, and education expenses like a computer, text books or course fees

Individuals and families on a low income may be eligible for a loan of up to \$1,500, while people who have experienced domestic violence can apply for up to \$2,000.

Am I eligible?

To apply for a No Interest Loan you must:

- Be on a low income or have a concession card; or
- Be a person aged 18 years or older who has experienced family or domestic violence in the past 10 years; and,
- Show a willingness and capacity to repay the loan

How does it work?

- 1. Enquire:** Call us or fill out the online enquiry form at unitingsa.com.au/emergency-assistance.
- 2. Interview:** Attend an interview with all of the required documentation.
- 3. Assessment:** Once all documentation is received, your application can be submitted for assessment. You will be notified of the outcome by phone.
- 4. Approval:** Once approved, you will need to sign a loan agreement and organise your repayments.



How do I repay the loan?

Repayments are set up at an affordable amount over 12 to 24 months. Centrepay is the preferred payment method, but you can also pay by electronic funds transfer or direct debit.

How else can we help?

We provide a range of other services to support people experiencing financial hardship, including:

- Financial counselling and education workshops
- Access to food, linen, blankets, swags, sleeping bags, toiletries, hygiene packs and phone credit
- Advocacy, information and advice
- Referrals to other services and community activities

Who are we?

This service is run by **UnitingSA** — a not-for-profit organisation with a long and proud history of building stronger communities.

Find out more, or book a time to meet up.

Call us on **8440 2299** to book an appointment with one of our friendly team members.

We're here Mon – Fri, 9am to 4pm.