

# No Interest Loans



For essentials you need now.

No fees. No interest. Ever.

Borrow up to \$2000.

Pay back what you borrow.

# No Interest Loans (NILs)

No Interest Loans (NILs) are a smart choice loan option to help you manage your money.

With **no fees, no interest, ever.**

**You pay back exactly what you borrow.**

## What can I use NILs for?

Loans are available up to \$2000 for essential goods and services including:



Household  
items



Car  
Repairs &  
Registration



Medical  
& Dental



Technology



Housing



Education

Receive huge savings on new household items purchased through the No Interest Loan program from our partner **The Good Guys**. Ask us for details!

## Am I eligible?

I hold a **Health Care Card / Pension Card**

**OR**

**earn less than \$70,000 a year**  
(gross) for a single household

**OR**

**earn less than \$100,000 a year**  
(gross) for couples or people  
with dependants

I can show that **I can afford to repay the loan**

## Loans are **NOT** available for:

Cash

Debts

Food

**“With NILs, there’s no fees, no interest and no charges. You only pay back what you borrow and nothing more.”**

Marisol

**Find out if you’re eligible and start your application today.**

**UNITING  
SA** *Together  
We can*

**UnitingSA**

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 **Good Shepherd**  
No Interest Loans

Funded by:



**Australian Government**  
**Department of Social Services**

In partnership with:



**Government of  
South Australia**

No Interest Loans are not available for cash. Income eligibility applies.  
See eligibility criteria at [nils.com.au](http://nils.com.au)