



# NO INTEREST LOANS (NILS)

EXTERNAL SERVICE

## No Fees. No Interest. Ever.

Assistance with NIL's Loan Applications with Neighbourhood Houses Victoria

### For essential goods and services (up to \$1500):

- Whitegoods (fridge, washing machines)
- Electrical appliances (TVs, tech devices, heaters and more)
- Car repairs
- Household repairs
- Medical and dental
- Other essential items as requested

### For vehicles linked to essential day-to-day use (up to \$5000):

- Cars
- Motorcycles
- Scooters
- Mobility scooters
- Boats
- First year registration and stamp duty (at purchase of vehicle)

No Interest Loans (NILs) provide individuals and families on low incomes with access to safe, fair, affordable credit with no fees and charges applied.

For further information or to apply for a NIL's Loan, please visit [www.nhvic.org.au/nils](http://www.nhvic.org.au/nils) or give us a call on **5303 0507** so we can help get your application started.

**Pay Back What You Borrow!**



### AM I ELIGIBLE?

To be eligible for the No Interest Loans, you must:

- Hold a Health Care Card/Pension Card and/or
- Earn less than \$45,000 a year after tax (singles) or \$60,000 after tax (couples or people with dependants)
- Can show that you are able to afford to repay the loan

*Note: A NIL's for vehicles loan also requires a credit check.*

## CONNECT, PARTICIPATE, LEARN

Wendouree Neighbourhood Centre

(03) 5303 0507 | [reception@wnc.org.au](mailto:reception@wnc.org.au)

12 Holly Grove Wendouree | [www.wnc.org.au](http://www.wnc.org.au)