

NO INTEREST LOAN SCHEME

Access to safe, fair and
affordable credit

UNITING
Together we can



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Need a loan? We can provide individuals and families on low incomes access to safe, fair and affordable credit.

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

You may be eligible for a loan of up to \$1,500 to help pay for:

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

Am I eligible?

To apply for a No Interest Loan you must:

- Be on a low income or have a concession card
- Have lived at your current address for at least three months
- 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.
- 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 for 12 to 18 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 services to support people experiencing financial hardship, including:

- Financial counselling
- Financial education workshops
- Food parcels, pre-loved clothing and blankets
- Advocacy, information and advice
- Referrals to other services and community activities

Who are we?

Child, Youth and Family Services are all about giving people access to support, education and advocacy to help you and your family. 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.

Visit our office at 58 Dale Street, Port Adelaide, or call **8440 2299** to speak with one of our friendly team members.