



Good Shepherd
Australia New Zealand

Need safe, no interest credit?

The No Interest Loan Scheme (NILS) provides individuals and families on a low income access to safe, fair and affordable credit.

- NO FEES ●
- NO CHARGES ●
- NO INTEREST ●

Maximum loan amounts may vary, but **credit can start from \$300 up to \$1,200 for essential goods and services**. These may include household items such as fridges, washing machines, stoves, dryers, freezers, some furniture and education essentials such as computers and text books.

Once an application is approved, **affordable repayments** are set for a six to 18 month period.

With NILS, no credit checks are made as this program is based on trust and respect.

Please contact Gaynor on 5970 7002 or Stacey on 5970 7008