

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?

✓ Have 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

OR

have experienced family or domestic
violence in the past 10 years

✓ have the **capacity 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.



Brophy Family & Youth Services

Rear Ozone Carpark, Warrnambool

(03) 5561 8888

swvnils@brophy.org.au

<https://brophy.org.au/our-programs/for-community>

Brought to you by:

Funded by:



Australian Government

Department of Social Services

In partnership with:



No Interest Loans are not available for cash. Income eligibility applies.
See eligibility criteria at nils.com.au