



**Highlands Community Centres No Interest Loans (NILS)** are a smart choice loan option to help you manage your money. Borrow up to \$2000 for essential goods and services with no fees, no interest, ever. You pay back only what you borrow and nothing more.

Washing machine broke down? Unexpected car repairs? Need a new laptop for work or school? We'll pay the invoice for you (**NO CASH**).

Unexpected expenses are bound to pop up from time to time. Don't choose an option that might get you into trouble later. With NILs, you only pay back what you borrow, nothing more.

### **How does NILS work?**

Submit your invoice with your application and NILs will pay it straight to the supplier / vendor. Loans cannot be used for cash, bills, debts or rent.

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

- Household items like appliances, whitegoods, and furniture.
- Car Repairs and Registration
- Medical & Dental, wellbeing, and life event expenses.
- Technology like a computer or laptop (up to \$2,000 limit)
- Technology like a phone, tablet, and other small electronic devices (up to \$1000 limit).
- Employment expenses like licences or equipment.
- Education expenses like fees or uniforms

\*Borrow up to **\$3000** for a bond on a new rental property or for recovery from a natural disaster.

### **Am I eligible?**

- Do you have a **Heath Care Card / Pension Card**
- **OR** earn less than \$70,000 (before tax) as a single
- **OR** earn less than \$100,000 (before tax) if you have a partner or dependants.
- **OR** have experienced family or domestic violence in the last 10 years.
- **AND** you have lived at your current address for a minimum of three months.
- **AND** you can afford to repay the loan.

## **Contact Details**

Bill Rooke, Nils Coordinator (Monday or Tuesdays)  
Phone: 02 4862 1122 for enquiries and F2F meetings  
Email: [Bill@highlandscommunity.org.au](mailto:Bill@highlandscommunity.org.au)

or

Lynn Brady, NILS Coordinator (Wednesdays)  
Phone: 02 4862 1122 Enquiries and remote meetings  
Email: [nils@highlandscommunity.org.au](mailto:nils@highlandscommunity.org.au)

Please see below a summary of the current process for applying for a NILS loan together with a list of the information we will need to lodge an application on your behalf with our loan provider.

**Process:**

- Please forward the supporting documentation detailed below (as is appropriate to your circumstances) to one of the e-mail addresses above and kindly call the office to arrange an interview to enable us to prepare an application for the loan when you are ready. The interview will take between 30-60 minutes.
- During the interview, we will go through your budget (review of your usual fortnightly income and expenditure), to see if you can afford the loan repayments.
- After we have completed the loan application at our interview, and it is submitted to our loan provider for consideration, you will be advised of the outcome by our loan provider within three business days (usually).
- If you are approved for the loan, payment will be made directly to the supplier, and we will need their banking details to facilitate this (refer later).

**You will need to provide the following information before we can prepare your loan application:**

- A copy of your Detailed Income and Assets Statement from Centrelink, with deductions listed (not more than 2 weeks old).
- If employed, your last three payslips.
- Rental agreement and statement of rental payments or mortgage statement for three months. If no rental agreement, then an official Statutory Declaration, will be required.
- Recent rental statements. Or if owed, mortgage statements/latest council or water rates notice.
- Identification documents; Drivers' Licence, Photo ID card, Medicare card, Pension card, Health Care card.
- Copies of the most recent bank transactions for all bank accounts you have including both savings and transaction accounts (for at least three consecutive months/90 days (not more than two weeks old).
- Details of your usual household expenses including the most recent electricity, gas and telephone bills and any other usual bills.
- Details of outstanding store accounts/loans/credit cards/pay day loans with statements or screenshots of apps (summary with 15,30,60-day amounts).
- If the loan is for car related costs bring details of motor vehicle expenses e.g. greenslip quote, car repair quotes, and registration papers (note: car must be in applicant's name).
- A quote(s) for your purchase. The quote needs to be for a new item and include the ABN and business address of the supplier and all details of how payment can be made to them.

If you have any questions, please call the community centre on 4862 1122.