



NO INTEREST LOANS (NILs)

WHAT IS NILS?

No Interest Loans (NILs) are available for up to \$2,000 for items such as household essentials; health and wellbeing; education and employment; home repairs and vehicle registration and repairs (Note: please do not start any repairs before loan is approved). [Read more about what NILs covers](#)

Repayments are set at an affordable amount up to a period of 2 years.

ELIGIBILITY

To be eligible for NILs you must have:

- a Health Care Card or Pensioner Concession Card or earn less than \$57,000 a year (after tax) for individuals or \$75,000 a year (after tax) for couples or people with dependents;
- lived at your current or previous address for at least 3 months; and
- the capacity to repay the loan.

If you are a non-permanent resident of Australia on a temporary protection visa or bridging visa you are also eligible for a NILs loan, however the loan term must not exceed the expiration date of your visa.

APPLICATION PROCESS

NILs is facilitated by trained staff at the Bundaberg Neighbourhood Centre and aims to assist people to apply for loans for a range of vital items and services.

You can now apply for a loan by requesting a package through email, phoning the Centre on 4153 1614 or by obtaining the application documents here:

- [NILs Application](#)
- [NILs Budget Sheet](#)
- [NILs Document Checklist](#)

If you choose to download these documents and start the application process, please read the [NILs Steps for Getting a Loan](#).

Call Us (07) 4153 1614

Email us info@bundabergneighbourhoodcentre.org.au