

What happens after the appointment?

- The Loans Assessor will forward your application to the Anglicare NILS® Coordinator.
- The loans panel who meet every 3 weeks, will then make a decision regarding your application.
- The NILS Site Coordinator will let you know what decision was made by phone or in writing.
- If your loan is approved you will be asked to come into Anglicare to sign a contract, complete a Centrepay Form and collect the cheque made out to the retailer.

Who can apply for a NILS® loan?

To apply for a NILS loan you must receive Centrelink payments or have a Healthcare card.

What items does a NILS loan cover?

Nils loans are to be used to purchase “Essential” household items such as Fridges, washing machines or air conditioners. You may also apply for health items such as dental, operations, or aged care items.

For further clarification please contact your nearest Anglicare site.

When can I apply for another loan?

If you have successfully paid off your loan and require further assistance from Anglicare NILS®, you can apply for another loan; however, we will explore all other options with you. This is to allow everyone a chance to benefit from the scheme.



ANGLICARE
HOPE IS HERE. SA.

**No Interest Loan
Scheme NILS®**



For All Enquiries Contact Your Nearest Anglicare for a NILS Information Pack

**Gawler and Elizabeth Council Areas
8209 5400**

**Salisbury Council Area
8256 2170**

**Onkaparinga, Fleurieu , Kangaroo
Island Council Areas
8392 3170**

**Adelaide Metro, Adelaide Hills Council
Areas
8305 9382**



“When my fridge broke down, I had to use an esky for many months and with 3 children at school, I had to shop daily which cost me more and I had to throw away a lot of food as I could not keep it fresh. Now I have a new fridge, I am able to shop fortnightly and keep food fresh!”

“My home had no air conditioning and it was very hot. I applied for a NILS loan, and now my house is lovely and cool, and I can afford the fortnightly payments.

“My kids and I are so proud of our new washing machine, it is so nice to have something which is new”

What is an Anglicare NILS® ?

NILS® is a no interest loan with no fees - to assist people on low incomes.

What can I use an Anglicare NILS® loan for?

- Loans are available for essential household items such as:
- Whitegoods
- Electrical Goods
- Essential Items

(Note: You are only able to purchase one item at a time)

How much can I borrow?

The minimum loan is **\$250** and the maximum is **\$1,200**

What repayments will I need to make?

The maximum term is 24 months

How do I make the repayments?

Repayments are made via Centrepay

Am I eligible to apply for a loan?

- You need to show you are able to repay the loan.
- You need to have lived in your council area's for 12 months or more.
- You are on a low income
- You hold a Government Concession Card

Why do I need to have lived for 12 months in the area before I can apply?

The money for loans is limited and as the money is paid back it is recycled to finance new loans for people in need.

We'd love to help everybody - *all of the time* - but all NILS® organisations would very quickly run out of funds if they did not apply some safeguards.

If we're a couple or sharing a house -

do we apply together?

Applications should be made as a household / joint application showing all incomes and expenses.

How long will it take to process my application?

All applications take between 3 - 5 weeks for processing from the date Anglicare NILS® receives the application.

What happens if I don't repay the loan?

When you receive an Anglicare NILS® loan, you sign a contract to say you will repay it full. If you do not repay your Anglicare loan, you prevent others from benefiting from the scheme, and you will be refused further access to Anglicare NILS® loans.

What happens if I am having trouble repaying the loan?

We understand for many reasons it can be difficult to continue regular loan repayments. However we rely on the repayment of loans in order to make new loans to other community members. We ask you to contact us so we can make some adjustments to make your repayments more manageable, You need to contact your nearest before you cancel your Centrepay.



"I am a single dad and I left work to look after my 4 children. I had to wash all their clothes by hand when the washing machine broke down.

It was not worth repairing the machine as it was just too old. It was hard work and I was very depressed. Life is much easier now we have a washing machine and even the kids are helping with the washing now and they all want to use the new washing machine"

"It was costing me a fortune having to use the Laundromat. It made things really hard, but now I have a lovely new

Why is there only one item per loan?

Our funds are limited. We aim is to help as many people as possible. We are also very keen to make sure we do not put you into any financial difficulty. Limiting loans to one item per application is one way to ensure our funds reach as many people as possible. We've found it also helps people to stay within their budget.

Why does my item have to be delivered?

We request the trader to deliver the item to ensure you are covered for insurance and the item you receive is in good working order. Many warranties are null and void if you have picked up the item yourself.

What do I need to take to the appointment?

- Income Statement / Current Centrelink Statement
- Tenancy Agreement and Rent Statements
- 2 Quotes for the item you want (on the trader's letterhead showing their ABN and valid for 30 days – the quote *must* include delivery charges
- Proof of ID / Government Concession Card
- Your most recent Utility Bills and outstanding debts
- Your last 3 months of bank statements

What will happen at the appointment?

- You will discuss the quotes you have gathered.
- You will fill out and sign the application form
- You will sign a consent form so the Loans Assessor can pass your personal information to other workers involved in processing your loan
- You will fill out an income and expenditure form.
- The Loans Assessor will check to see you can afford to pay back the loan.