

**TO BE ELIGIBLE TO APPLY
FOR A NILS® LOAN
APPLICANTS MUST:**

1. Be 18 years of age or older unless there are extenuating circumstances.
2. Be receiving a Centrelink payment or have a low income entitlement to a Health Card.
3. Be a resident of one of the 'Service Post Code Areas' for **at least the last 6 Months.**
4. Have a Tenancy Lease or Home Ownership **in their own name.** Certain shared tenant or adult child of eligible applicant may qualify.
5. Be committed and have the capacity to repay the loan within two years.

**Phone First Thursday
of the Month only.**

'Service Post Code Areas'

4173, 4174, 4178, 4179

Ph: 3348 7598

(9:00 to 10:30 AM) ONLY

4153, 4154 Ph: 3396 2746

(9:00 to 10:30 AM) ONLY

4158, 4159, 4160

Ph: 3822 1110

(2:00 to 3:30 PM) ONLY

***The No Interest Loan Scheme
is designed to
assist low income earners to
gain access to credit and the
ability to purchase
Certain essential household
items and
medical equipment***

***It is important for
people to recognise that
Wynnum Anglican NILS®
is NOT
a form of
emergency relief,
and that loans will not be
offered for the payment of bills,
to repay other loans
or where there are
other forms of
financial assistance available.***

**Saint Peter's Anglican Church
Wynnum
Community Service Fund**

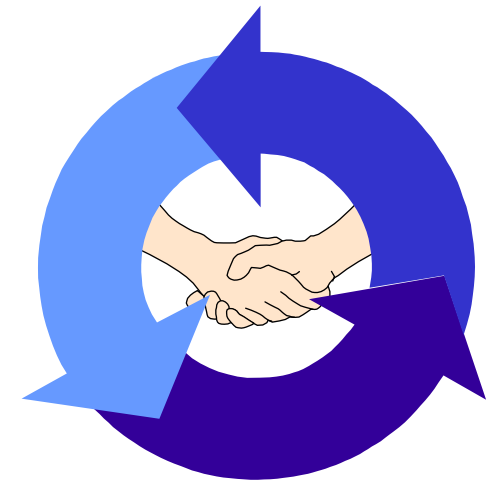


An Affiliate of Anglicare

No Interest Loan Scheme NILS®

*** Please read entire leaflet
TO FIND OUT IF YOU ARE
ELIGIBLE TO APPLY
For a NILS® loan**

RE-USE OF A RESOURCE



A HAND UP - NOT A HAND OUT

S.Peter's Anglican Church
Community Service Fund
NO INTEREST LOAN SCHEME
NILS®

We work to ensure the value of every human being is recognised; so the fullness of life, the right of those from all cultural, religious, and social backgrounds, may be enjoyed equally.

The S.Peter's Anglican Church Community Service Fund No Interest Loan Scheme NILS®, seeks to address the reality that living on a low income often means that saving for larger expensive necessities is difficult. The loans will address this difficulty by offering an alternative form of credit to low income earners devoid of interest or fees.

It is not a form of emergency relief. And prompt repayment of loans will enable others in similar circumstances to be assisted in this manner.

All NILS® applicants will be treated with confidentiality, dignity and respect, and our offering of affordable credit to the less advantaged, is a means by which this No Interest Loan Scheme NILS® will work toward a fairer society.

**IF ELIGIBLE
HOW DO I APPLY ?**

The primary aim of NILS® loans is to assist low income earners gain access to credit and ability to purchase certain essential household items and medical equipment.

1. To apply, **phone your 'Post Code Area' number on the First Thursday** of the month (except January)
2. You will be asked to supply information to determine that you meet eligibility requirements.
3. If eligible to apply you will be given an interview time for the following Thursday. You will receive a letter of confirmation detailing documents **which must be produced or the interview will be cancelled.**
4. Income and expenses details will be examined, you will sign an application form and a Review Committee will within one week convey to you approval or disapproval of your application.

WHAT HAPPENS NEXT ?

1. If the loan is approved a loan agreement is drawn up and signed, stating the amount to be loaned, the purpose of the loan, the period of repayment and the amount to be repaid fortnightly.
 2. The Applicant will sign an Authorisation Form for repayments to be made to our ANFIN account through Centrepay or the recipient's nominated Bank Account.
 3. A Purchasing Order and cheque for the full amount will be posted to the retailer offering the best price.
 4. A Voucher will be given to the loan recipient to present to the nominated retailer. This allows the recipient to make delivery arrangements with the retailer.
 5. Note: Loans are to be repaid within 24 months, are for one item only, and no subsequent loan will be considered until full repayment of a previous loan has been completed.
- Repayment of loans helps ensure other in need can be assisted through our NILS®.**