

Would you like to know a bit more about NILS®?

Here are some of the most frequently asked questions....

“What is a NILS?”

NILS is a No Interest Loan that is offered to people who live on a low income to buy essential household goods – such as a fridge, washing machine or lounge. The items to be purchased are 'new goods', so they are covered by warranty to help avoid costly repair bills.



“What is a 'typical' loan?”

The maximum loan amount is normally \$1,000 and it is usually repaid over 12 – 18 months. As loans are repaid, the money is available to be lent out again to other people.

“How do I repay the loan?”

Centrepay is the preferred method of payment.



Hills NILS®
c/- The Hut Community Centre
1 Euston Rd
ALDGATE SA 5154

Phone: 8339 4400

email: nils@thehut.org.au

www.thehut.org.au

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Hills NILS®

No Interest Loan Scheme

Do you need a new fridge, washing machine or other essential household item?



- Are you on a low income?
- Do you need a loan?

Hills NILS (NO Interest Loan Scheme) is available to people on a low income who cannot obtain fair and affordable credit.

How to Apply

- Call The Hut Community Centre on 8339 4400 for information to be sent to you.
- Read the information to see if you think you are eligible for a loan.
- Phone to make an appointment with the Hills NILS Project Officer.
- Get together the information listed on the information sheet.
- Confidentiality guaranteed.



Who is eligible?

- People applying for loans will generally be in receipt of Centrelink Benefits or holders of a Health Care Card
- Applicants must have been bona fide residents of the Adelaide hills district for a period of at least 6 months
- Applicants must demonstrate a willingness and capacity to repay their loan within a 12-18 month time frame.

What is available?

- Loans of up to \$1,000 are available to approved applicants. This limit may be increased in exceptional cases.

What can the loan be used for?

- Loans allow applicants to purchase an essential household item such as:
 - refrigerators,
 - washing machines,
 - hot water services,
 - heaters
 - other items which would significantly improve the applicant's quality of life may be approved.

What is NOT allowed?

- The purchase of multiple items.
- Meeting general living expenses
- Emergency relief funding or cash advances
- Cheques payable to the loan recipient or to a third party for a private sale
- Debt consolidation or repayment
- Second hand household appliances

