

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. Other items or services may also qualify. 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
8339 4400

Torrens Valley Community Centre (Gumeracha)
8389 1711

The Summit (Norton Summit)
8390 0457

email: nils@thehut.org.au

www.thehut.org.au

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and the Australian Government
Department of Families, Housing, Community Services
and Indigenous Affairs

Hills NILS®

No Interest Loan Scheme

Do you need a new fridge, washing machine or other essential item that will significantly improve your lifestyle?



- 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 otherwise obtain fair and affordable credit.

How to Apply

- Call The Hut Community Centre (8339 4400), Torrens Valley Community Centre (8389 1711) or The Summit (8390 0457) 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 is assured.



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 item such as:
 - refrigerator or washing machine.
 - hot water service or heater.
 - Health or mobility aid.
 - computer.
 - other items which would significantly improve the applicant's quality of life may be approved. e.g. car repairs

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

