### THE 'CARER ASSIST' NO INTEREST LOAN SCHEME (NILS) PROVIDES INTEREST-FREE LOANS TO CARERS FOR ESSENTIAL HOUSEHOLD GOODS AND SERVICES



#### **CONTACT US**

Carer Advisory Service Phone: 1800 242 636 (free call except from mobiles) Email: cas@carersqld.asn.au

Head office 15 Abbott Street, Camp Hill Brisbane 3900 8100

**Brisbane North** 236 Stafford Road Stafford 3624 1700

Brisbane South 1/1414 Logan Road Mount Gravatt East 3723 5001

**Cairns** 1/320 Sheridan Street 4031 0163

**Gold Coast** 1/24 Cotton Street Nerang 5596 5726

Hervey Bay 8/19-21 Torquay Road Pialba 4124 0922

**Ipswich** Level 3, 28-30 Thorn Street 3454 0550

4635 8379 **Townsville** 210 Ross River Road Aitkenvale, 4725 8853

Mackay

4/19 Palmer Street

4944 0544

Roma

144 McDowall Street

4622 1270

**Rockhampton** 1/83 West Street

4921 4486

**Sunshine Coast** 1/10 Wrigley Street

Maroochydore

5451 1882 Toowoomba

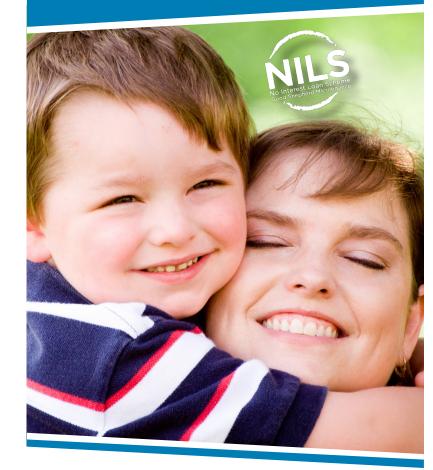
632 Ruthven Street



Carers Queensland Ltd. ABN 20 061 257 725 ACN 618 755 490 CQ 072017

## NO INTEREST LOAN SCHEME (NILS)

**INTEREST-FREE LOANS FOR CARERS** 





AN AUSTRALIA THAT VALUES AND SUPPORTS ALL CARERS

#### WHAT IS NILS?

The Carers Assist No Interest Loan Scheme (NILS) provides interest-free loans to carers. It's a community-based program that enables carers to access fair, safe and affordable credit for the purchase of goods and services.

#### **HOW DOES IT WORK?**

NILS works through a process of 'circular community credit'. When a carer makes a repayment to NILS, the funds are then available for another carer in the community.

#### WHAT ARE THE LOANS FOR?

Loans are generally available for the purchase of essential goods and services, including:

- household items like fridges, washing machines, dryers, freezers and some furniture
- medical and dental services
- educational essentials, such as computers and text books

NILS is not for emergency relief, bond or rent money, living expenses or debt repayment. **No Interest Loan Scheme No Interest Loan Microfinance Good Shepherd Microfinance** 

#### HOW MUCH CAN I BORROW?

It varies. It can be as little as \$300 or as much as \$1500 and the repayment period is usually 12-18 months\*\*.

No credit checks are made as this is a program based on trust and respect.

#### **AM I ELIGIBLE?**

All carers are eligible for the Carers Assist NILS program.

Carers using NILS will be able to access discounted prices via Good2GoNow, a national buying service coordinated by Good Shepherd Microfinance and The Good Guys.

# NO FEES NO INTEREST NO CHARGES

\*\*Please note: All terms and conditions are subject to change without notice.

