In Partnership With: Good Shepherd No Interest Loans · nab · Australian Government

NILS Fact Sheet

No interest. No fees. No charges. Ever.

NILS provides interest-free loans of up to $2,000 for low-income individuals and families. You only repay what you borrow - nothing more.

What you can use NILS for:

- Household items — appliances, whitegoods, furniture
- Car repairs and registration
- Medical and dental expenses
- Technology — phone or laptop
- Education — course fees, uniforms
- Employment — licences, tools, equipment
- Bond for a new rental property (up to $3,000)

NILS cannot be used for cash. The loan provider pays the supplier directly.

Am I eligible?

- You hold a Health Care Card or Pension Card; OR
- You earn less than $70,000 per year before tax (single), or $100,000 with a partner or children; OR
- You have experienced family or domestic violence in the last 10 years
- You must also be able to show you can afford to repay the loan.

Loans are generally repaid over 24 months. Longer periods are available. You only repay what you borrow.

Documents to bring to your interview

Document	Details
100 points of ID	Driver's licence (70 pts), Passport (70 pts), Centrelink Card (70 pts), Medicare Card (30 pts), Birth Certificate (70 pts), Proof of Age Card (70 pts)
Income statement	Centrelink income statement and/or recent payslips
Tenancy document	Rental ledger; or if you own, mortgage statement and council rates
Electricity bill	Most recent bill
Bank statements	90 days — send via scv.bankstatements.com.au/NILS-JEHO
Quote or invoice	Date, item description, supplier details (name, ABN, address, contact), banking details, total with delivery

Once you have your documents, contact us to schedule an interview with one of our caseworkers.
Phone: 02 9386 0770 or email: reception@jewishhouse.org.au