

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 1800 242 636
(free call except from mobiles)

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
1 & 2/16 Lowry Street
3202 1852

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
907 Ruthven Street
4635 8379

Townsville
210 Ross River Road
Aitkenvale, 4725 8853

www.carersqld.asn.au



**Good Shepherd
Microfinance**

Carers Queensland Inc. ABN 20 061 257 725

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**NO INTEREST LOAN
SCHEME (NILS)**

**INTEREST-FREE LOANS FOR
CARERS**



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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.

HOW MUCH CAN YOU BORROW?

It varies. It can be a little as \$300 or as much as \$1200 and the repayment period is usually 24 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

NILS LOAN PROCESS

