

## How to apply...

Call Carers SA on free call  
**1800 242 636\***

\* Free call except from mobile phones

One of our friendly advisors will check your eligibility and take your details. You will then be contacted by a loans worker to make an appointment.

Before the appointment you will need to collect the necessary paperwork including two quotes for the item/service to be purchased. Ask for two cash sale quotes for the same item, and find out how long the price will hold as the application and approval process can take 3 - 4 weeks.



## Contact us

**FREE CALL\***  
**1800 242 636**

Mon-Fri 9am to 5pm

\* Free call except from mobile phones

### Carers SA State Office

66 Greenhill Road, Wayville SA 5034  
PO Box 410, Unley SA 5061

Telephone: (08) 8291 5600

Fax: (08) 8271 6388

Email: [info@carers-sa.asn.au](mailto:info@carers-sa.asn.au)



[www.carers-sa.asn.au](http://www.carers-sa.asn.au)

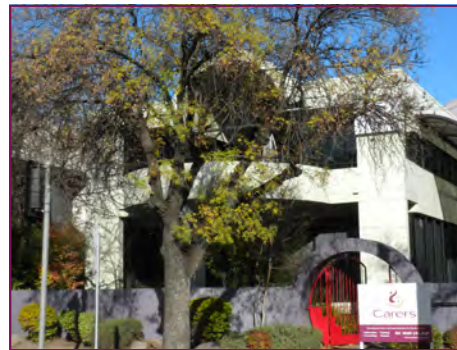


[www.facebook.com/CarersSA](https://www.facebook.com/CarersSA)



@Carers\_SA

Interpreter: An interpreter service can be provided if English is not your preferred language.



This brochure may contain images of deceased Aboriginal people. Carers SA acknowledges that to some Aboriginal communities, it is distressing to show images of people who have died.



## CARERS SA NO INTEREST LOAN SCHEME



NILS® is a No Interest Loan Scheme for people on a low income who cannot obtain fair and affordable credit.

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## Carers SA and NILS

Carers SA is a not-for-profit, community based organisation that provides support to all family carers, regardless of age, ethnicity, gender or condition of person/s cared for.

Carers SA has partnered with Good Shepherd Microfinance Australia and New Zealand, providers of the NILS scheme, to provide No Interest Loans to family carers on a low income.



## What is a NILS Loan?

Carers SA NILS offers carers on low incomes access to equitable and affordable credit with **no interest or charges** for essential household items. The maximum loan amount is \$1200 and is usually repaid over 12 to 18 months.

### What can the loan be used for?

Purchase and/or repair of items such as:

- whitegoods, including fridges, washing machines and freezers (preferably energy efficient)
- computers and accessories
- other essential household furniture or items
- essential services (e.g. major car repairs)

### The scheme does **NOT** cover:

Regular living expenses such as:

- bond/rent, food, clothing
- electricity, gas, phone etc
- existing debt or consolidation
- items already purchased
- second hand goods
- used cars

## Who is eligible?

Carers SA can provide loans to **family carers** who:

- receive a pension, benefit and/or family payment, hold a current Health Care Card, or are on a low income
- can show they have the financial ability and willingness to repay a loan
- are residents of South Australia and have been at their current address for at least 3 months



**NILS is a scheme that recycles the money loaned so that more people in the community can access loans. In this way NILS is helping to build a just and equitable society.**