

# No Interest Loans



For essentials you need now.

No fees. No interest. Ever.

Borrow up to \$2000. Pay back what you borrow.

## No Interest Loans (NILs)

No Interest Loans (NILs) are a smart choice loan option to help you manage your money.

With **no fees, no interest, ever.**

### What can I use NILs for?

Loans are available up to \$2000 for essential goods and services including:



Household items



Car Repairs & Registration



Medical & Dental



Technology



Housing



Education

### Am I eligible?

Have a **Health Care Card / Pension Card**

OR

**earn less than \$70,000 a year** (gross) for a single household

OR

**earn less than \$100,000 a year** (gross) for couples or people with dependants

OR

have experienced family or domestic violence in the past 10 years

have the **capacity to repay** the loan

### Loans are **NOT** available for:

Cash

Debts

Food

Find out if you're eligible and start your application today.



**Our Community Project**

(02) 4276 2224 (opt 1)

[www.ocp.org.au](http://www.ocp.org.au)

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No Interest Loans are not available for cash. Income eligibility applies. See eligibility criteria at [nils.com.au](http://nils.com.au)