



**Be safe at home.
Move to safety.
Rebuild your life.**

**Government-funded
No Interest Loans
for women affected by family
and domestic violence.**

nils.com.au | 13 64 57

Brought to you by:



Funded by:



Australian Government
Department of Social Services

In partnership with:



Good Shepherd's flexible, No Interest Loans (NILs) help women who have experienced or are experiencing family violence to move to safety, stay at home securely, and rebuild their lives after family and domestic violence.

Unlike payday loans or Buy Now, Pay Later options, Good Shepherd's NILs program is government-funded, with no fees, charges or interest to pay. NILs can help you manage those large expenses that pop up from time to time. Pay back only what you borrow, with up to two years to repay.

You may be eligible if you:

- Have experienced family or domestic violence in the past 10 years;
- Are 17 years or older;
- Are an Australian citizen, permanent resident, or hold a valid visa for the duration of the loan; and
- Can show you can afford to repay the loan.

Borrow up to \$3000 for:

- ✓ Bond & rent in advance
- ✓ Utilities & rates
- ✓ Costs associated with a natural disaster

Borrow up to \$2000 for:

- ✓ Removalist and transport costs
- ✓ Security items
- ✓ Car registration and repairs
- ✓ Furniture and white goods
- ✓ Technology – e.g. laptop, phone
- ✓ Medical and dental
- ✓ Education and training costs
- ✓ Employment tools/equipment
- ✓ Pet expenses
- ✓ Legal costs
- ✓ Other goods or services to support your wellbeing

Not available for cash, debt consolidation or car purchases. No credit check required. We will work with you to determine if the loan is affordable. View full eligibility criteria at nils.com.au.

For more information and to apply, phone Good Shepherd on 13 64 57 9am–5pm Mon–Fri to speak to a Financial Capability Worker.