

No Interest Loans. No Fees. No Interest. Ever.

No Interest Loans (NILs) for essentials. Borrow up to \$1500.

- No Interest Loans (NILs) for Vehicles.
 Borrow up to \$5000.
- ✓ Affordable insurance with flexible payment options
- Referrals to financial support services

Who is eligible? Our

Good Money offers No Interest Loans (NILs) to people who:

- Have a Health Care Card / Pension Card or are on a low income (take home income of \$45,000 per year for individuals and \$60,000 per year for joint applicants)
- Can show that you can afford to repay the loan

Our difference

- NILs enables people living on low incomes access to safe, fair and affordable credit for the purchase of essential goods and services
- Every time a NILs repayment is made, the money can then be used to lend to someone else in the community. This means each dollar can assist more people

goodmoney.com.au

Good Shepherd
No Interest LoansNo Interest Loans
For essential goods & services

No Interest Loans For vehicles

Fees, interest & charges	\$O	\$0
Interest	0%	0%
Loan Amount	\$100 - \$1500	\$2000 - \$5000
Loan Period	12-18 months	Up to 48 months
Typical repayment	\$58 / fortnight	\$48 / fortnight
Repayment Method	Centrepay, Direct Debit	Centrepay, Direct Debit
Area of Service	Statewide - QLD, SA, VIC	Statewide - QLD, SA, VIC
Credit Check Required	Νο	Yes
	110	fes
Loan Purpose		6-0 1-1 5-6 5-6
Loan Purpose Can I use the loan for cash, bills, rent, debts & bond?*		



QUEENSLAND SOUTHPORT 16 Nerang Street Southport, Queensland

4215

CAIRNS Showgrounds Shopping Centre, Shop 19 157 Mulgrave Rd, Cairns, Queensland 4870 SOUTH AUSTRALIA SALISBURY 58 John Street Salisbury, South Australia 5108

(Near Dandenong Arcade)

VICTORIA DANDENONG 250 Lonsdale Street Dandenong, Victoria 3175 **GEELONG** 104 Moorabool Street Geelong, Victoria 3220 (Opposite Market Square)

MORWELL 10 Tarwin St Morwell, Vic 3840

COLLINGWOOD 340 Smith Street Collingwood, Victoria 3066 (Cnr Johnston St) Supported by



*NILs is for people on low incomes. Not available for cash. Loans can not be used for cash, bills, rent / rent arrears, debt consolidation, holidays & bond. See eligibility criteria at goodshep.org.au.