

“With NILs, there’s no fees, no interest and no charges. You only pay back what you borrow and nothing more.”

Marisol

‘Our Mission’

The St Vincent de Paul Society aspires to be recognised as a caring Catholic charity offering a hand up to people in need.

We do this by respecting their dignity, sharing their hope, and encouraging them to take control of their own destiny.



St Vincent de Paul Society
QUEENSLAND
good works

St Vincent de Paul Society QLD

PO Box 3351, South Brisbane QLD 4101

1800 846 643 (option 4)

loans@svdpqld.org.au

qld.vinnies.org.au

Brought to you by:



Funded by:



Australian Government
Department of Social Services

In partnership with:



No Interest Loans are not available for cash. Income eligibility applies.
See eligibility criteria at nils.com.au

No Interest Loans



For essentials you need now.

No fees. No interest. Ever.

Borrow up to \$2000.

Pay back what you borrow.



St Vincent de Paul Society
QUEENSLAND
good works



Good Shepherd
No Interest Loans

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.**

You pay back exactly what you borrow.

What can I use NILs for?

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



Household
items



Medical
& Dental



Technology



Furniture



Car
Registration

Receive huge savings on new household items purchased through the No Interest Loan program from our partner **The Good Guys**. Ask us for details!

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

- ✓ have lived at your current or previous
address for at least 3 months

Loans are **NOT** available for:

- ✗ Cash
- ✗ Debts
- ✗ Food