

The Casey No Interest Loan Scheme is available to all eligible residents in the City of Casey.



**Am I eligible to apply?**

- Do I have a healthcare/pension card or am I living on a low income?
- Do I live in the City of Casey or nearby?
- Have I lived at my current address for at least 3 months?
- Am I able to demonstrate an ability to repay a loan?

**How can you contact a Loans Officer?**

Contact: Casey North Community & Information Support Service

Suite 1 & 2  
90-92 Victor Crescent  
Narre Warren 3805

☎ 9705 6699

Email: [nils@caseynorthciss.com.au](mailto:nils@caseynorthciss.com.au)



Melway Ref 110 G8



**Need a Loan?**

...how about a Loan without interest payments?



**Casey No-Interest Loan Scheme**

Tel: 03 9705 6699  
[www.caseynorthciss.com.au](http://www.caseynorthciss.com.au)

Interpreter Service Available 131 450



**What is a Casey NILS Loan?**

A no interest - no fees loan to assist people are on a low income.

**What can I use a Casey NILS loan for?**

- Whitegoods e.g. Washing Machine,
  - Electrical goods e.g. Televisions.
  - Household furniture e.g. Beds, Lounge.
  - Health Aides e.g. Dental, Glasses.
  - Some medical bills, specialist fees
  - Education Expenses (Primary, Secondary and VCAL students) e.g. School text books, uni-forms and camp fees.
  - Car Registration and car tyres.
- This list is a guide only. Please contact us for more information.
- PLEASE NOTE: All cheques are payable in the traders name only.



**How much can I borrow?**

The maximum loan amount is usually \$800 (more valuable items may be considered at the discretion of the Casey NILS committee).

**What repayments will I need to make?**

Payments are usually between \$15 and \$40 per fortnight depending on the loan amount.

**How do I make the repayments?**

Repayments are made via Centrepay.

**How long will it take to process my application?**

Most applications take approximately 2 weeks to process from the time we receive your application.



**Sounds too good to be true? There's more!**

Those who complete their repayments for the NILS Loan may be eligible for the AddUp Saving Plan



Contact a Casey No Interest Loan Officer to find out more information!



Struggling to make ends meet? Not sure where your money goes every fortnight? Would you like to have more control over your personal finances? If you answered yes to any of these questions, contact us to make an appointment to see our Financial Literacy Worker (see back for details).

