

How does WA NILS work?

1. Enquiry



Visit wanils.com.au or phone us on 08 9263 2199 to see if you qualify.

2. Application



Complete your application online at wanils.com.au or phone us on 08 9263 2199 for support.

3. Assessment



Your loan application will be assessed against our criteria to ensure you can afford the repayments.

4. Approval



You will be notified if your loan has been approved. We will work with you to set up your fortnightly repayments to us. After which, the item will be purchased and you can arrange for delivery/collection.

Contact us

08 9263 2199

wanils@anglicarewa.org.au

wanils.com.au

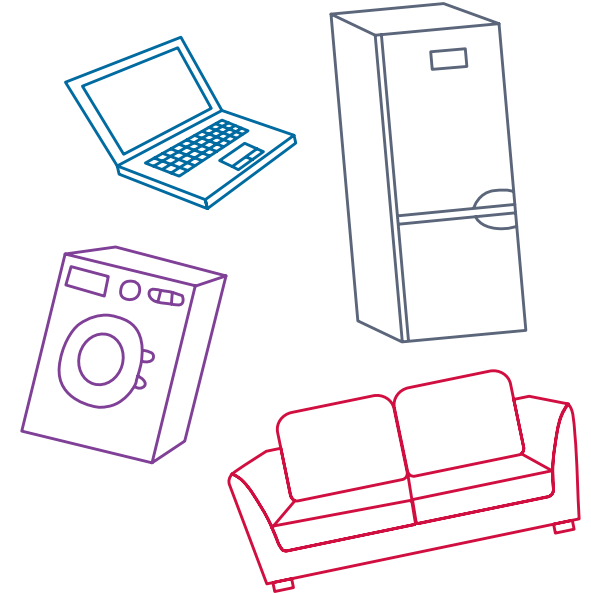
Your local agency



No Interest Loans

to purchase essential goods
& services up to \$1,500

Here to keep you moving forward



What is WA NILS?

The WA No Interest Loan Scheme (WA NILS) provides families and individuals on low incomes access to safe, fair and affordable credit.

No Fees
No Charges
No Interest

Loans for amounts of up to \$1500 are available for essential goods and services, repayable fortnightly over 12-16 months.

No credit checks are made as this program is based on trust and respect.

Do I qualify for WA NILS?

To qualify you must:

- ✓ Have a Health Care Card/Pension Card or be on a low income (take home of \$45,000 or under per year for individuals and \$60,000 or under per year for couples or people with dependents)
- ✓ Have lived at your current address for more than 3 months (some flexibility available)
- ✓ Show a willingness and capacity to repay the loan

What are the loans for?

We can help you purchase essential goods and services under a range of categories including:



Household Essentials

Fridges, Washing Machines, Furniture



Health & Wellbeing

Gophers, Scooters, Walking Frames



Services

Dental Work, Car Repairs, Medical Equipment, Glasses



Social Inclusion

Computers, School Excursions, Uniforms



Energy Efficiency

Solar Panels, Water Tanks, Insulation

If the item you need is not listed here, please call us on 08 9263 2199 or see our website for more details.

Please note:

Loans are unable to be used for:

- Cash out
- Rent arrears
- General expenses (food & clothing)
- Paying off unpaid bills or debts

How WA NILS works in your community

When a borrower makes a repayment to WA NILS, funds are then available to be used for a loan for someone else in the community.

This is known as a circular community credit and is a real demonstration of the communities taking action to address local needs.

