

CCA No Interest Loan Scheme (NILS)

Interest free loans for eligible
low income applicants



NILS is a community-based program offering loans for the purchase of essential goods and services e.g. washing machine, fridge, freezer, furniture, blood pressure/ blood sugar monitor/ prescription glasses/ asthma pump, health and education needs, car registration, etc.

NILS Loans offer:

- No fees or charges.
- No interest.
- Up to \$1,200 (depending on the cost of item/service) subject to approval.
- Repayments in affordable amounts over 12-18 month periods.

Telephone: 9858 3222
www.ccas.org.au
Find Christian Community Aid
on FaceBook



The NILS Process

1. Contact CCA to request an information pack.
2. Gather all necessary documentation and make an appointment for a loan interview.
3. CCA will assess the application.
4. If your loan is approved you promise to pay it back by signing an agreement.
5. You buy the item or service for which you have received the loan.
6. You pay back a small amount every 2 weeks until the loan is paid back.

Our NILS program is delivered in partnership with the National Australia Bank and the Department of Families, Housing, Community Services and Indigenous Affairs (FaHCSIA).

For more information contact CCA:

Head Office: 12 Lakeside Rd, Eastwood, 2122

Phone: 9858 3222

Email: administration@ccas.org.au

When is our office open?

Monday to Friday from 9.00am to 4.30pm

Visit our website for more information

www.ccas.org.au

**Christian Community Aid is a non-profit
Community Service organisation**

**Please help us to support our community.
Your donation can make a difference***

Online Donations: www.givenow.com.au/ccas

Credit Card: \$25 \$50 \$100 Other Amount \$ _____

Payment Method: Cheque Visa MasterCard

Card Holders Name: _____

Credit Card No: ____/____/____/____

Expiry Date: ____/____ Signature: _____

Contact Phone No: _____

Direct Deposit: BSB 112 879 | A/C no. 039555935

A/C name Christian Community Aid. ABN 27 755 348 253

*All donations of \$2 or more are tax deductible