

# How can I get a loan?

## 1. Enquiry



Visit [wanils.com.au](http://wanils.com.au) or phone us on 08 9263 2199 to see if you qualify.

## 2. Application



Apply at [wanils.com.au](http://wanils.com.au) or phone us on 08 9263 2199 for support.

## 3. Assessment



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

## 4. Approval



If your loan is approved, we will set up your fortnightly repayments. Then you can purchase your item.

 **AnglicareWA**  
[wanils.com.au](http://wanils.com.au)



 **No Interest Loans**

Contact 08 9263 2199

[wanils.com.au](http://wanils.com.au)

[wanils@anglicarewa.org.au](mailto:wanils@anglicarewa.org.au)

Funded by:



Australian Government  
Department of Social Services

Brought to you by:



In partnership with:



  
**AnglicareWA**

1300 11 44 46  
[info@anglicarewa.org.au](mailto:info@anglicarewa.org.au)  
[anglicarewa.org.au](http://anglicarewa.org.au)  
[@anglicarewa](https://www.instagram.com/anglicarewa)



SUPPORT AND SERVICES FOR WESTERN AUSTRALIANS

- Aboriginal Communities • Counselling & Separation
- Disability Services • Family & Domestic Violence
- Financial Wellbeing • Housing & Homelessness
- Mental Health • Parenting Support • Suicide Postvention
- Sexual Abuse Support Services • Youth Services

 **No Interest Loans**



No Fees.  
No Interest.  
Ever.

## What are No Interest Loans?

Anglicare WA provides No Interest Loans (NILs) to low income families and individuals access to safe, fair and affordable credit.

## No Fees. No Interest. Ever.

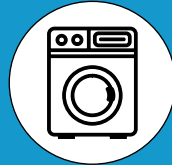
- Loans up to \$2000 for essential goods and services, repayable 12-24 months
- No credit checks. The program is based on affordability, trust and respect
- You must show a willingness and capacity to repay the loan

## You're eligible if you can show you can afford to repay the loan and are a...

- **Low income earner:**
  - \$70k p/a before tax (individuals)
  - \$100k p/a before tax (couples, families)
- OR hold a **Health Care/Pension Card**
- OR have **experienced family or domestic violence** in the last 10 years

## What are the loans for?

We can help you purchase essential goods and services including:



Household items



Car Repairs & Registration



Medical & Dental



Technology



Housing



Education

Sorry, we can't give you cash, pay for food, bills or second hand goods



Anglicare<sup>WA</sup>

wanils.com.au



## How WA NILS works in your community

When a borrower makes a repayment to 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.