



**No Interest Loans.  
No Fees.  
No Interest.  
Ever.**

- ✓ No Interest Loans (NILs) for essentials. Borrow up to \$2,000
- ✓ No Interest Loans (NILs) for Vehicles. Borrow up to \$5,000
- ✓ Affordable insurance with flexible payment options
- ✓ Referrals to financial support services

## Who is eligible?

Good Money offers No Interest Loans (NILs) to people who:

- Have a Health Care Card / Pension Card  
OR
- Earn less than \$70,000 gross annual income as a single or \$100,000 gross annual income as a couple or people with dependants
- Can show that you can afford to repay the loan

## Our difference

- NILs provides people with a smart choice budgeting option. Affordable credit for the purchase of essential goods and services
- Every time a NILs repayment is made, the money can then be used to lend to someone else in the community. This means each dollar can assist more people



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### Good Shepherd No Interest Loans

### No Interest Loans For essential goods & services

### No Interest Loans For vehicles

Fees, interest & charges	\$0	\$0
Interest	0%	0%
Loan Amount	Up to \$2000	\$2000 - \$5000
Loan Period	Up to 24 months	Up to 48 months
Typical repayment	\$58 / fortnight	\$48 / fortnight
Repayment Method	Centrepay, Direct Debit	Centrepay, Direct Debit
Area of Service	Statewide - QLD, SA, VIC	Statewide - QLD, SA, VIC
Credit Check Required	No	Yes
Loan Purpose		
Can I use the loan for cash, bills, debts?*	No	No