

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



**Government grants**  
are available for those who receive a  
No Interest Loan, to go towards  
the purchase of fridges, washing  
machines and other essential  
household items which meet  
certain energy efficiency ratings.

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

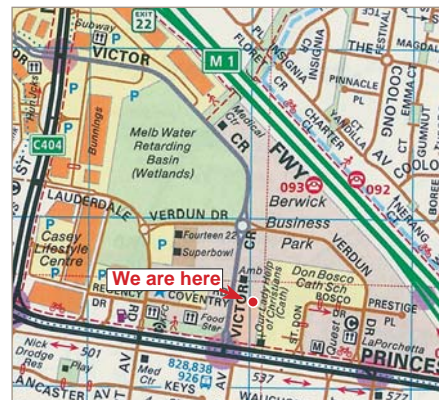
## How can you contact a Loans Officer?

**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 G6



## 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 who have a health care card and receive Centrelink payments.

## 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, uniforms 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?

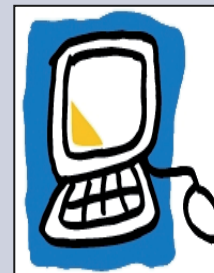
Payments are usually between \$15 and \$40 per fortnight depending on the loan amount.

## 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.



## Am I eligible to apply?

- Do I have a healthcare card or a pension card?
- Do I live in the City of Casey?
- Have I lived at my current address for at least 6 months?
- Able to demonstrate an ability to repay a loan?



We want to provide you with safe, fair and affordable credit. We also want to make sure that you are capable of repaying your loan.

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).

