



VINNIES NO INTEREST LOANS

Source: <https://www.vinniesnils.org.au/>

No Interest Loans (NILs) provide individuals and families on low incomes with access to safe, fair and affordable credit.

Eligibility:

I have a Health Care Card / Pension Card

OR

Earn less than \$45,000 a year after tax or \$60,000 for couples or people with dependants

What Can I use it for?

- Car Repairs, Maintenance, Registration
- Computer, Tablet
- Education & Course Fees, School Uniforms
- Fridge, Freezer
- House Repairs, Maintenance, Hot Water Service
- Household Furniture
- Medical & Dental Costs, Medical Equipment
- and more...

Items NOT Available:

- Rent expenses
- Rent arrears
- Living expenses such as food
- Gas, electricity or phone bills
- Debt repayment and consolidation
- Second hand and refurbished electrical goods
- (except mobility scooter) and baby furniture
- Motor vehicles
- Outbound international airfares
- Clothing (with the exception of school/sport uniforms)
- Comprehensive or third party, fire, theft insurance
- Fines or penalties

Phone: (03) 5229 8829

Online Enquiry Form:

<https://ellipsoid-clover-d4mg.squarespace.com/enquiry-form>

**For emergency relief assistance such as food hampers please contact the Vinnies Call Centre on:
1800 305 330 (Victoria Only)
(Monday – Friday 10am – 3pm)**