



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

- ✓ No Interest Loans (NILs) for essentials. Borrow up to \$1500.
- ✓ No Interest Loans (NILs) for Vehicles. Borrow up to \$5000.
- ✓ 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 are on a low income (take home income of \$45,000 per year for individuals and \$60,000 per year for joint applicants)
- Can show that you can afford to repay the loan

Our difference

- NILs enables people living on low incomes access to safe, fair and 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



goodmoney.com.au

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	\$100 - \$1500	\$2000 - \$5000
Loan Period	12-18 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, rent, debts & bond?*	No	No