

Loan Item Categories



**Outdoor
Equipment**



**Household
Appliances**



**Household
Furniture**



**Economic
Participation**



**Car Related
Items**



**Health
Items**



**Other
Items**



Technology



**Education
Items**



Repairs

Client Support Providers

Arndale

14 Arndale Street, KILKENNY SA
Ph: (08) 8445 2044

Berri/Riverland

19 Riverview Drive, BERRI SA
Ph: (08) 8582 3182

Mount Barker

17a Fletcher Road, MOUNT BARKER SA
Ph: (08) 8398 2686

Mount Gambier

Cnr Gray & Wyatt Street, MOUNT GAMBIER SA
Ph: (08) 8725 9900

Murray Bridge

4 Fourth Street, MURRAY BRIDGE SA
Ph: (08) 8531 1133

Port Augusta

Shop 1, 96 Carlton Parade, PORT AUGUSTA SA
Ph: (08) 8641 1021

Loan Management Provider

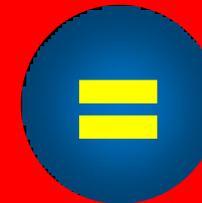
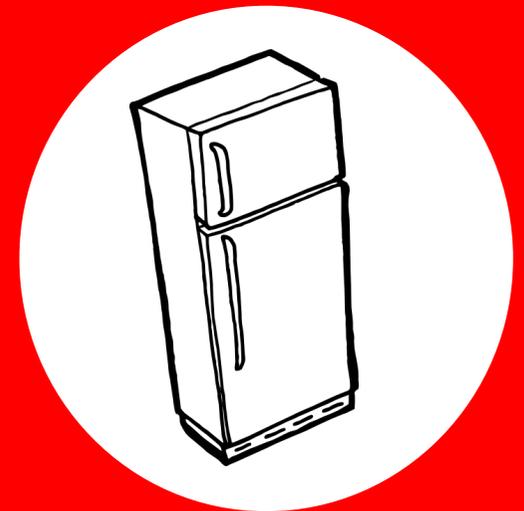
Shop 1, 96 Carlton Parade
PO Box 5050, PORT AUGUSTA SA 5700
(T) 08 8641 1021 (f) 08 8642 3457
(E) redshieldnils@aus.salvationarmy.org
(W) www.salvationarmy.org.au



Red Shield

NILS

no interest loan scheme



What is Red Shield NILS?

Red Shield NILS is a No Interest Loan Scheme accredited by Good Shepherd Microfinance and delivered by the Salvation Army at a number of sites across South Australia.



It provides individuals and families on low income with access to essential household items, including white

goods such as a fridge or washing machine, through a No Interest Loan.

Many families experience stress when the fridge, washing machine or other important household item breaks down and often don't have the financial means to purchase a replacement.

The convenience of rent to own schemes or accessing a 'pay day loan' can increase financial pressure and place families at risk of default or at worst bankruptcy.

Red Shield NILS exists to enable these items to be purchased by accessing a loan that is repaid over time with no fees or charges attached meaning you get exactly what you pay for.



What is involved?

The first step is to make the initial enquiry where your name and contact number will be provided to a NILS worker who will arrange a convenient time to meet and discuss your needs as well as providing you with a loan pack to complete.

At the loan interview, information provided by you in the completed loan pack will be discussed and verified to enable the loan to be submitted for approval.

Following assessment you will be advised on an outcome either in favor of the loan proceeding or a recommendation that some other steps be taken before the loan can proceed.

Once approved, arrangements are made to secure your item and co-ordinate a delivery.



**No Interest
No fees!**

Every effort is made to provide a loan turn around within 24—48 hours (excluding weekends) of the completed application being lodged.

Am I Eligible?

Red Shield NILS is available to anyone who is on a low income and has a willingness and capacity to repay the loan amount.

Loans are available up to a maximum amount of \$1500 subject to assessment criteria and approval.

It is important to note that the following items **can not** be accessed through a **Red Shield NILS** Loan:

- Bond and rent money
- Rent arrears
- Living expenses eg. Food
- Gas, electricity or telephone bills
- Cash advances
- Debt repayment or consolidation
- Cheques payable to the loan recipient
- Payments to a 3rd party private sale
- Used cars
- Second hand goods

Loans can be repaid via Centrepay, electronic transfer or directly at an NAB branch.... And Yes!!!... If you have successfully repaid your loan in full you are eligible to apply for a further loan.

The Salvation Army Community Support Services



www.salvationarmy.org.au