

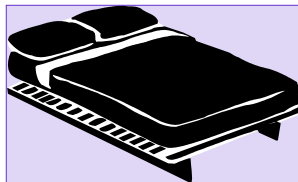


**community initiative  
for people...not profit**

**Logan East Community Neighbourhood Association Inc.** recognises the difficulties that persons on low incomes experience in saving the full purchase price for household items and the high cost of consumer credit for low-income earners.

**What is No Interest Loans Scheme?**

The No Interest Loans Scheme provides interest-free loans for eligible persons living on a low income, which may not otherwise be available to them. This is a community based program that enables people to access fair, safe and equitable credit for the purchase of new basic and essential household items, such as a refrigerator, washing machine, essential electrical appliances and household furniture.



**Appointments necessary**

**Phone: 3808 4529**

**Email: [lana@lecna.org.au](mailto:lana@lecna.org.au)**

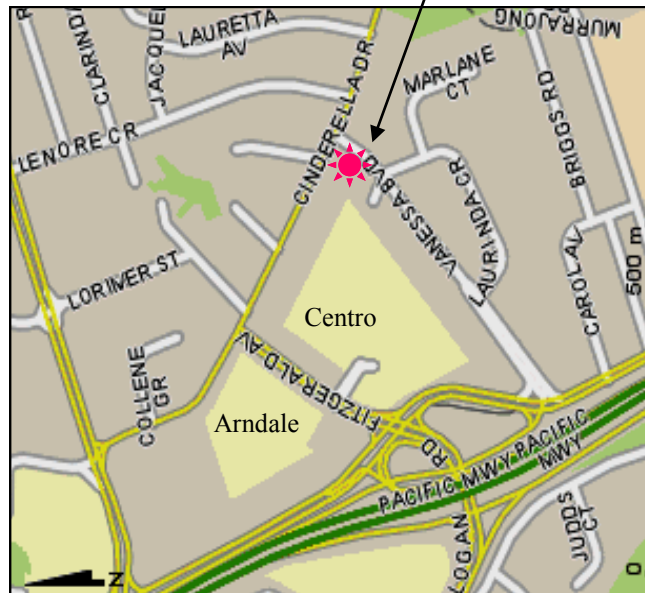
**Assessment Interviews**

***LOGAN EAST COMMUNITY  
NEIGHBOURHOOD CENTRE***

Cnr Cinderella Drive & Vanessa Blvde

PO Box 1230, Springwood 4127

We are here

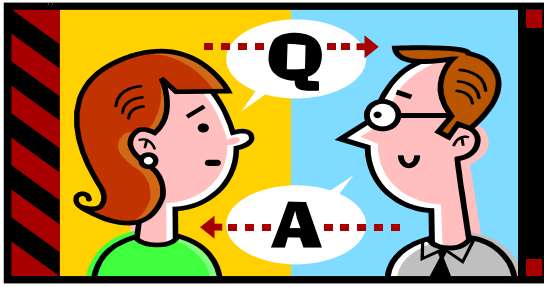


**NILS®**



**Logan East  
No Interest Loans  
Scheme**





## What are the loans for?

NILS is generally used to purchase essential household items such as a fridge, washing machine, TV, bed or household furniture.

NILS may also be provided to meet other essential needs in relation to health or education. *Conditions apply*

## Loans are NOT for:

Loans will not be given under any circumstances for the following:

- Emergency relief
- Rental bond monies
- Rent arrears
- Loan repayments
- Consolidation of debts or unpaid bills
- Gas, electricity, telephone or other household bills
- Food, groceries, clothing and general living expenses
- Items for which other forms of assistance are available.

## Eligibility?

To be eligible for a Logan East No Interest Loan, applicant needs to:

1. Be over the age of 18 years;
2. Reside in the Logan City postcodes:
  - \* 4114
  - \* 4117 to 4119
  - \* 4123 to 4133
3. Have resided in Logan City for a period of at least 12 months and at his/her current address for 6 months;
4. Be in receipt of a Centrelink payment or hold a Health Care Card; or
5. Be eligible to obtain a Health Care card because of low income;
6. Need to demonstrate a capacity to repay the loan.
7. Wish to purchase an item approved under the scheme.

## What is the loan value?

The item required determines the value of the loan. Loans may vary from \$200.00 to a maximum of \$1,000.00 for one item.



## How do the repayments work?

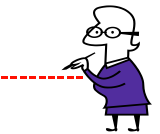


Repayments are tailored to suit individual financial circumstances.

Repayments can be made through Centrepay for your convenience.

There are no application fees or interest charged on these loans.

## How do I apply?



Contact Logan East Community Centre to register and an application form will be forwarded to you.

An interview will be arranged to discuss your situation and determine your ability and commitment to repay the loan. We can help you draw up a budget and lodge your application for assessment by an independent committee.

### CONFIDENTIALITY



Logan East Community Neighbourhood Association has a confidentiality policy which is strictly adhered to.

For further information regarding our confidentiality policy, please contact 3808 4529