



riversidelifehouse



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Riverside Lifehouse NILS®
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Location

57 Thompson Street Dubbo NSW 2830

Financial Support from

NSW Fair Trading
National Australia Bank
Country Energy
Department of Family, Housing,
Community Services, Indigenous Affairs

riversidelifehouse

No Interest loan scheme



The Community Credit Alternative

About Riverside Lifehouse

Our Mission

At Riverside Lifehouse, our mission is to develop and equip individuals and families to lead successful and fulfilling lives.

We are passionate about educating, encouraging and supporting families, individuals, the elderly, low income earners, and pregnant teenagers.

We do this by offering the opportunity for people to change their attitudes toward themselves, to others and society, by developing diligence, independence, and a sense of community.

What is the No Interest Loan Scheme?

A community credit alternative

The Riverside Lifehouse No Interest Loan Scheme (NILS[®]) is modelled on schemes that have been operating around Australia for over 20 years. It enables low income earners to access credit to purchase essential household items (eg: refrigerator, medical equipment, etc). Riverside Lifehouse NILS[®] is an alternative form of credit, not emergency relief. Loans are provided to people who are able to repay a loan without it causing financial pressure.

What we do & don't lend for

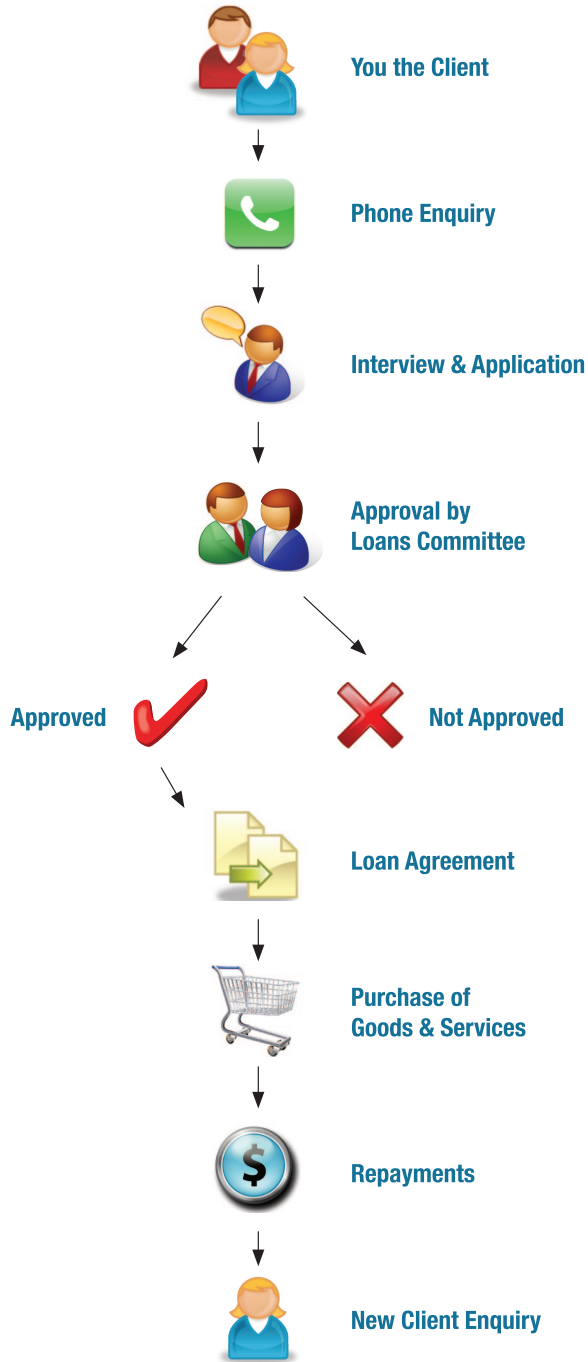


- ✓ Household appliances
- ✓ Furniture
- ✓ Medical Equipment
- ✗ General Living expenses
- ✗ Car Repairs
- ✗ Rent Payments
- ✗ Emergency Relief

Who can apply?

- People who receive a Centrelink payment
- Those who are on a low income
- Those who can afford to repay the loan in fortnightly payments

How does the loan process work?



How do I apply?

- To discuss your loan application, call our office weekdays on (02) 6882 2975
- If you fit the basic eligibility criteria, we will send you an application form and arrange an interview
- Our services are free and you can be assured of confidentiality

How much can I borrow?

- From \$100 to \$1,200
- For a maximum term of 18 months

What does it cost?

- There are no charges
- No setup fees
- NO INTEREST on loans
- You only repay what you've borrowed

Repayments

- Tailored to suit your budget
- Debited using Centrepay (preferred)
- Minimum \$10 payment per fortnight
- Up to 18 months

