

How does it work?



1. ENQUIRE

Call us or visit
www.unitingcommunities.org
and search for NILS



2. INTERVIEW

Attend the interview with all the documentation needed as shown in the checklist



3. ASSESSMENT

Once all documentation is received, your application can be submitted. The loan committee will make an assessment on your application within 3 weeks. You will be contacted by phone with the outcome of this assessment. The dentist of your choice will be contacted to confirm approval.



4. APPROVAL

Once approved you will need to sign a loan agreement and organise your repayment. We will agree on affordable repayments over 12 – 18 months.

NO INTEREST LOAN SCHEME FOR DENTAL EXPENSES



To enquire about NILS or make an appointment, please contact us at:

ADELAIDE
10 Pitt Street, SA 5000
P 08 8202 5180 (all enquiries)

OTHER SITES:
• Christies Beach
• Adelaide East
• Smithfield

Online enquiries can be made via
CSAdmin@unitingcommunities.org
or visit www.unitingcommunities.org
and search for NILS

A community focused initiative of Good Shepherd Microfinance.



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WHAT IS NILS?

The No Interest Loan Scheme (NILS) provides individuals and families on low incomes access to safe, fair and affordable credit.

NO fees

NO charges

NO interest

Maximum loan amounts may vary, but can be as little as \$300 or as much as \$1500 for essential goods and services. Once your application is approved, repayments are set up at an affordable amount for 12 to 18 months.

As loans are repaid, the money becomes available to be lent out to other people and is recirculated.

How do I repay the loan?

Centrepay is the preferred method of payment, but you can also make payments by electronic funds transfer or direct debit.

How to apply

Call Uniting Communities and let us know that you are interested in applying for a NILS Loan for Dental Expenses.

We will check your eligibility, send you an information pack and make an appointment for you to see a microfinance worker.

Before the appointment, you will need to collect the necessary paperwork (refer to checklist).

If approved, you will receive confirmation and an approval letter will be sent to the dentist of your choice from the list provided. If you have your own dentist, let us know and we may be able to work with them.

NILS for Dental Expenses can be used for co-payment specialist treatments and dentures through the public dental service.

Please note: The application and approval process can take up to 3 weeks unless urgent.

Contact your local public dental clinic immediately if infection, swelling or bleeding are present. Visit www.sahealth.sa.gov/dental or call 1300 008 222 for assistance.

Do I qualify for NILS?

To qualify you must:

- Have a Health Care Card/Pension Card or be on a low income (approximately \$45,000 per annum)
- Reside in your current premises for more than 3 months
- Show a willingness and capacity to repay

What to take to your appointment

Please note: if this is a joint application, your partner's documents must also be presented.

TICK	CHECKLIST
✓	Proof of identity Two types (one form of photo ID required) For example, drivers licence, photo ID card, birth certificate, health care card, concession card, passport, Centrelink card
	Proof of residency of at least 3 months (special cases will be considered) For example, bills with your name and address for the past three months
	Proof of income Current payslip or Centrelink statement. Must be less than 4 weeks old
	Bank account statement Detailing at least past 3 months of transactions
	Pensioner Concession Card/Health Care card (must be current)
	Evidence of living expenses (bring as many current documents as possible). For example, rent receipt or mortgage statement, gas, electricity or phone bills and statements for any loans/debts showing regular payments and balance owing

Please refer to insert for a list of participating dentists.