



“With NILs, there’s no fees, no interest and no charges. You only pay back what you borrow and nothing more.”

Marisol

Find out if you’re eligible and start your application today. ONLY for Lort Smith clients.



Bendigo Family and Financial Services – Lort Smith NILs

39 Rowan Street, Bendigo VIC 3550

03 5441 5277 / 0411 407 992

9am – 5pm Monday to Friday

After hours via Lort Smith Customer Services

lortsmithnils@bffs.org.au www.bffs.org.au

Brought to you by:

Funded by:



In partnership with:



No Interest Loans



For essential veterinary care.

No fees. No interest. Ever.

Borrow up to \$2000.

Pay back what you borrow.



No Interest Loans are not available for cash. Income eligibility applies. See eligibility criteria at nils.com.au

Am I eligible?

- ✓ Have a Health Care Card / Pension Card

OR

earn less than \$70,000 a year (gross) for a single household

OR

earn less than \$100,000 a year (gross) for couples or people with dependants

OR

have experienced family or domestic violence in the past 10 years

- ✓ Have the capacity to repay the loan

Loans are **NOT** available for:

- ✗ Cash
- ✗ Debts
- ✗ Food

No Interest Loans (NILs)

No Interest Loans (NILs) are a smart choice loan option to help you manage your money.

With **no fees, no interest, ever.**

You pay back exactly what you borrow.

What can I use NILs for?

Loans are available up to \$2000 for essential veterinary care.

How do I apply?

Lort Smith have partnered with Bendigo Family and Financial Services (BFFS) who provide No Interest Loans to eligible Lort Smith customers.

To apply contact BFFS directly on [\(03\) 5441 5277](tel:0354415277) or ask one of our team members to make an enquiry on your behalf.

BFFS will ask you for specific information required to apply for a NILs. The sooner you provide the necessary information, the quicker your application will be processed.

It is recommended that enquiries are submitted prior to seeing a veterinary practitioner, where possible.

