

## Want to know **more?**

For further information on StepUP,  
please contact the location nearest to you:

### **VICTORIA**

Bendigo	(03) 5441 5277
Collingwood	(03) 8412 7317
Dandenong	(03) 9791 8344
Epping	(03) 8401 0100
Geelong	(03) 5222 3013
Horsham	(03) 5362 3202
Morwell	(03) 5135 9539
St Albans	(03) 8312 8800
Wodonga	(02) 6055 8000

### **TASMANIA**

Statewide Service	1300 301 650
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### **NEW SOUTH WALES**

Liverpool	(02) 9821 1014
Inner Sydney (Marrickville & Surry Hills)	(02) 8571 7800
Western Sydney (Mt Druitt)	(02) 8805 0900
Bathurst/Cowra/Orange	(02) 6332 4866
Dubbo	(02) 6884 9306
Lithgow	(02) 6352 2077
Lismore	(02) 6621 7397
Newcastle	(02) 4925 2717
Warilla	(02) 4298 7206

### **QUEENSLAND**

Cairns	(07) 4080 7400
Gold Coast	(07) 5514 5306
Inala/Ipswich	(07) 3716 1206
Logan East	(07) 3808 4529



**stepUP  
LOAN**

Need a safe,  
**low interest  
loan NOW?**

The logo for Good Shepherd youth & family service, featuring a stylized heart with a cross inside, and the text 'Good Shepherd youth & family service' below it.The logo for National Australia Bank (NAB), featuring a red star and the lowercase letters 'nab' below it.

more give, less take



## StepUP Loan

**A safe low interest loan between \$800 and up to \$3,000.**

**For personal, domestic or household purposes.**

The loans are for items such as fridges, washing machines, cars, computers, furniture, medical expenses and house repairs.

A community worker helps you fill out the paperwork to get the loan that is then assessed by the National Australia Bank.

Loan terms and repayments are set at what you can afford.

- Interest is charged at a fixed low rate.
- The loans can be repaid over three years.
- Loans can be held in joint names.
- No fees apply.
- Loans are not for cash, holidays, bills or debt consolidation.

A credit check is required.

Please note, if the applicant already has more than one bank loan, they may not qualify. StepUP is designed for people who cannot access bank credit.

## Am I eligible?

StepUP Loans are specifically for:

- Individuals or families holding a current Centrelink Health Care Card or Pension Card or Family tax benefit Part A
- Individuals or families who have lived at their current address for more than three months.

## About StepUP

StepUP is a community initiative between Good Shepherd Youth & Family Service and National Australia Bank which aims to provide a safe credit alternative.

The loans are supplied on a not for profit basis and are part of National Australia Bank's commitment to ensuring that all Australians have access to fair banking services.

Terms and conditions apply and are available on application.