

## My Money Kete – your free money toolkit

Free tips and tools to help you get ahead with money.



### Do you want to...

- ✓ Get control of your money?
- ✓ Learn how to reduce debt?
- ✓ Avoid high-cost debt?
- ✓ Teach your whānau good money habits?
- ✓ Learn how to set money goals that work?

If the answer is 'yes', sign up at  
[mymoneykete.org.nz](http://mymoneykete.org.nz)

## A fairer way to get ahead with money

- ✓ Zero interest
- ✓ Zero fees
- ✓ No hidden costs
- ✓ Easy repayments
- ✓ Less debt = less stress!

*"I'm feeling much better now. I don't have to go without any more, or worry about my debts. My payments are easier – the money goes straight from WINZ each week." - Maria*

- 🌐 [w: ntm.org.nz](http://ntm.org.nz)
- ✉ [e: info@ntm.org.nz](mailto:info@ntm.org.nz)
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Our interest-free loans are backed by



Registered Charity: CC45351

Ngā Tāngata Microfinance Trust, PO Box 99890, Newmarket, Auckland 1149

## Need a loan that's safer and secure?



Fairer, kinder, interest-free loans to help out.



## In a tight spot? We may be able to help out

Ngā Tāngata Microfinance (NTM) is a Charitable Trust backed by Kiwibank. We offer fairer, kinder, interest-free and fee-free loans to New Zealanders who've hit a tough patch and don't know where to turn. As part of our loan criteria, a financial mentor will show you how to manage your money better – so you'll have fewer tight spots in the future.

**Our loans are for New Zealanders on low incomes who want to get ahead.**

### Are you:

- ✓ A New Zealand citizen or permanent resident?
- ✓ Committed to working with a financial mentor for a minimum of 3 visits?

## We offer fairer, kinder loans to help Kiwis get ahead

### GetControl

Interest Free Loan



- ✓ You can borrow up to \$5,000 to pay off high-interest loans you already have and/or to pay for essential items. We also lend for family wellbeing and asset purchases. Note, car purchases aren't covered.
- ✓ You have up to 2 years to pay it back.
- ✓ You pay the loan back with no interest or fees.
- ✓ You work with a financial mentor to look at how you'll make the repayments and to learn how to get ahead financially.

## How do I apply for a loan from NTM?

It's easy to apply in just five simple steps – go to our website [ngatangatamicrofinance.org.nz/need-help](https://ngatangatamicrofinance.org.nz/need-help) or email us at [info@ntm.org.nz](mailto:info@ntm.org.nz).

## How do I pay it back?

Repayments are made using either a Work & Income redirection, or a salary/wage redirection. If your circumstances change while you're repaying a loan, please talk to your financial mentor.

