



LOAN APPLICATION & AGREEMENT

DATE: _____ **LOAN APPROVAL LEVEL:** _____ (Office use only) **LOAN (L) TYPE:** _____

PERSONAL DETAILS **ANGSL MEMBERSHIP NO:** _____

First Name: _____ Middle Name: _____ Surname: _____
Birth Date: _____ Gender: Male Female Marital Status: Single Married De-facto Divorced Widowed
Spouse's Name: _____ Birth Date: _____ Suburb: _____
Street: _____ Section: _____ Lot: _____ IDENTIFICATION: Nasfund/Nambawan Super Driver's License
(Provide a copy of a Valid ID card)
Applicant's Mobile (Personal): _____ Spouse's Mobile: _____
Email Address (Personal): _____
Name of Closest Relative: _____ Residential Address (Complete Below):
(Not living with you)
Work Address: _____ Suburb: _____
Telephone/Mobile: _____ Street: _____
Email: _____ Section: _____ Lot: _____

RESIDENTIAL DETAILS	APPLICANT	SPOUSE
Employer:		
Occupation:		
Date commenced:		
Employer Address:		
Work Telephone & Mobile:		
Work email:		

LOAN REQUEST

Purpose of Loan: _____
Loan Amount in words: _____ Figures: K _____
Repayment Amount (Per Fortnight): _____ Start repayment at PPE: _____

BANKING DETAILS

Bank: _____ Branch: _____
Account Name: _____ Account Number: _____

FOR OFFICE USE ONLY

- CHECKLIST FOR INTERVIEWER**
- Loaded to computer
 - Irrev Ded Completed
 - 3X Payslip Received
 - LSL Statement Received
 - Quote / Docmt Received
 - Wdls frozen in Comp
 - Qualified for Loan?
 - Date: _____

Balance of accounts selected by the member to secure borrowing as at: _____

	SAVINGS & TERM DEPOSITS		LOAN BALANCE	
	Balances	Sal Deductions	Balances	Sal Deductions
S1			L1	
S3			Other Debts	
S4			1	
I3			New Loan amnt	
I6			Service Fee	
Total		Surplus / Deficit	Additional Loan Fee	
Less (L1)			Stamp Duty	
Net			Totals	



LOAN AGREEMENT

I declare that the information given in support of this application is true and correct. I accept to do the following:

1. I agree to include my (Christmas, School Fee and Term Deposit I3 & I6) with my Personal Savings to secure the loan.
2. I promise to repay the loan if approved including interest, service fees and stamp duty at rates to be determined in accordance within the agreed time consistent with the Savings and Loan Societies (Amendment) Act 1995, and the Terms set by ANGSL Board.
3. I promise, I shall provide any additional security which may be required by ANGSL for the purpose of securing this loan.
4. I agree that if no fortnight salary deduction is made to repay my loan, THE SAME AMOUNT DEDUCTED TO MY LOAN WILL BE TRANSFERRED FROM **ANY** OF MY SAVINGS ACCOUNTS TO OFF SET THE AMOUNT IN ARREARS.
5. I agree that if my current loan repayment falls below the repayment schedule. "THE SOCIETY RESERVES THE RIGHT TO ALTER MY CURRENT PAYROLL DEDUCTION TO MEET THE SOCIETY'S MINIMUM REPAYMENT RATE WITH OR WITHOUT MY CONSENT".
6. I agree that in the event I cease deduction or fail to repay my loan for 3 consecutive fortnights without the consent of **ANGSL**, my membership information will be **uploaded on Credit Data & Bureau**.
7. I acknowledge and note that, this agreement is subject to my continued employment with my current employer and if I leave employment, the following **shall** become effective immediately;
 - a) the Society shall fully offset any outstanding loan I may have had with the Society, and
 - b) if any amount of money is still owed by me, the Society shall be entitled to claim my final entitlements including my other held by other financial institutions that may accrue to me and apply it against the outstanding balance.

Contact Details for Pay Office

Signature of Applicant / Member _____ Date: ____/____/____ Signature: _____
 Phone: _____
 Email: _____

EMPLOYER STAMP HERE

CHECK LIST FOR LOAN APPLICATION

Members must provide the following documents in support of their loan applications. PLEASE tick the appropriate boxes with the attachment(s).

Fully Secured Loan	X/√	Unsecured Loan	X/√
1. Three (3) Current Payslips		1. Three (3) Current Payslips	
2. Valid ID Photo		2. Valid ID Photo	
3. Irrevocable Authority Deduction		3. Long Service Leave Entitlement (LSL)	
		4. Support Documents (Evidence)	
		5. Confirmation Letter	
		6. Irrevocable Authority Deduction	
		7. Latest Statement of Loans with other Licenced Financial Institutions or Commercial Banks	

* Kindly Note that Loan applications submitted without the complete requirement / documents will be declined after the 3rd working day.