

RAAF WELFARE TRUST FUND

Application for Loan

REGION/BASE

LOAN TYPE: Home Improvement Long Service General Professional Development General Group Life

SECTION 1 - To be completed by all applicant:

Service Number	Employee ID Number	Rank	Christian or Given names	Surname
Unit	Mustering	Work Phone	Date of Birth	Marital Status
		Home Phone		
Date of Commission or Enlistment	Date of Retirement or End of Current Engagement		PAF or RAAF Reserve (n full-time duty)	
Spouses Name (if applicable)	Date of Marriage	Children Sex	Age	Other Dependants (eg) mother, sister)
Home Address				

DETAILS OF ASSISTANCE BEING SOUGHT

Amount of Loan Sought \$	Nominated Repayment Rate per Fortnight \$
Details / reasons for assistance being sought (if insufficient space attach separate details)	

Have you got a current RWTF loan? Yes No If yes give details:

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*DEFECREDIT members only. Do you want the loan funds paid directly into your account? If yes insert member number here.

STATEMENT OF FORTNIGHTLY INCOME AND EXPENDITURE

FORTNIGHTLY INCOME		FORTNIGHTLY EXPENDITURE	
Salary (deduct tax & super - add in Service Allee)	\$.00	Estimated Living Expenses * (See note below)	\$.00
Separate Net Income of Spouse/Partner	\$.00	Housing Costs (Mortgage / Rent / R&Q)	\$.00
Family Allowances	\$.00	Loan/Credit Commitments (personal/Vehicle loans, credit cards etc)	\$.00
Temporary Rental Allowance	\$.00	Medical/Dental	\$.00
Rent from Own Home	\$.00	Insurances (Life, health, house, contents)	\$.00
Other (Specify)	\$.00	Vehicle Running Expenses (not vehicle loans)	\$.00
Other (Specify)	\$.00	Other (Specify)	\$.00
		Other (Specify)	\$.00
		* Include cost of rates, utilities, food, education, clothing, entertainment etc	
Total	\$.00	Total	\$.00

STATEMENT OF ASSETS

(Set out values of what is owned or part owned by you and your dependants)	
Real Estate (Specify)	\$.00
Furniture and Personal Effects (Inventory Value)	\$.00
Domestic & Recreational Vehicle(s)	\$.00
Bank / Investments	\$.00
Other (Specify)	\$.00
Other (Specify)	\$.00

STATEMENT OF LIABILITIES

(Give details of debts eg. amount outstanding on loans and repayment rates)	

DECLARATION I do solemnly declare that the statements detailed in this application are to the best of my knowledge and belief true in every particular.

Signature of Applicant	Date
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SECTION 2 -- INVESTIGATING CHAPLAIN'S OR OFFICER'S COMMENTS (* Refer application to the Secretary to the Trustees)

Does the repayment time period conform to RWTF guidelines? Yes No *
Does the purpose of the loan comply with RWTF criteria? Yes No *

Signature _____ Printed Name _____ Appointment _____ Date _____

SECTION 3 -- PAY CERTIFICATION (to be completed by Pay Rep or Investigating Chaplain/Officer upon sighting current SVA)

I certify that the applicant's normal net pay deposit amount is sufficient to cover the proposed loan repayments.

Signature _____ Printed Name _____ Appointment _____ Date _____

SECTION 4 -- EXECUTIVE OFFICER / COMMANDING OFFICER'S RECOMMENDATION

Is the member likely to be discharged for any reason listed in DI(AF) PERS 7-1 before completion of this current engagement? Yes No
Is the member being considered for action under the provisions of DI(AF) PERS 4-19? Yes No

Other Comments _____

Recommended Yes No

Signature _____ Printed Name _____ Appointment _____ Date _____

SECTION 5 -- LOAN AGREEMENT / INDEMNITY

Subject to approval by the Trustees of the RAAF Welfare Trust Fund of my application, I agree to the following terms and conditions:

- The total sum repayable is \$ _____ which consists of the loan amount of \$ _____ together with a Fund Maintenance Contribution of \$ _____. I hereby authorise the Trustees to make _____ fortnightly deductions of \$ _____ from my pay until the loan is paid in full. I am aware that the Fund Maintenance Contribution (or part thereof) is not refundable in the event of early payout.
- If I am granted leave without pay during the period of loan repayment, and the fortnightly deductions are likely to cease, I will make prior arrangement v and to the satisfaction of the Secretary to the Trustees to either continue fortnightly repayments during the leave period or pay to the Secretary a lump s equivalent to the total of the fortnightly repayments during the period of leave
- If I make default in payment of any instalment, I will accept the responsibility to repay the outstanding balance as and when required to do so by RAAF Welfare Trust Fund.
- If any part of this loan remains unpaid at the time of termination of service, I authorise and direct that the amount remaining unpaid be deducted from lump-sum payments, excluding any unpaid DFRDB/MSBS entitlements, as are due to me at the time. If such lump-sum payment is not sufficient to repay full amount due to the Fund, I undertake to repay to the Fund, within 14 days of discharge, the balance due after final pay deductions have been ma **I acknowledge that the authority given here shall be irrevocable, even in the event that I am declared bankrupt**
- I hereby give my permission for the RAAF Welfare Trust Fund to access my pay, personnel and / or any other Defence related record considered necessar the Fund in order to process this loan application

I certify that I have read and fully understand the condition detailed in Section 5 above

Applicant's Signature _____ Date _____ Witness _____

SECTION 6 -- TRUSTEE'S DECISION

Not Approved Approved Loan of \$ _____ repayable in _____ instalments of \$ _____
Date _____ DEFCREDIT Account Number _____ Cheque Number _____ Loan Number _____

Signature of Secretary to Trustees _____ Date _____