

1:5 loan checklist

- Annual Salary equal or greater than K50,000
- Employment must be 5 years or more with current employer

Current active ncsi member

- Fully complete higher ratio loan application form
- Provide 3 x recent payslips
- Confirmation Letter of employment
- Proof of ownership of personal asset for security
- Provide a minimum of 12 months bank statement (first time borrower)



1:5 loan application form

SL 21

Membership Number:

Personal Details

First Name:	Middle Name:	Surname:
Birth Date: DD/MM/YY	Gender: <input type="checkbox"/> M <input type="checkbox"/> F	Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> De Facto <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed
Ages of Children:	Spouse Full Name:	Spouse Contact:
Country of Residence:	Owner: <input type="checkbox"/> Self (Provide Rate Notice) <input type="checkbox"/> Relatives <input type="checkbox"/> Rental Property	
Residential Address:	Landlord Name:	
Section/Lot/Street/Suburb: Date you moved there:	Landlord Contact:	
Previous Residence: Section/Lot/Street/Suburb:		
Length of Residency:		
Loan Request:	K	Repayment Offered: K <input type="checkbox"/> Fortnightly <input type="checkbox"/> Monthly
Purpose Of Loan:	<input type="checkbox"/> Vehicle <input type="checkbox"/> School/Tuition <input type="checkbox"/> Household Items <input type="checkbox"/> Holiday <input type="checkbox"/> Housing <input type="checkbox"/> If others please specify:	

Employment Details

EMPLOYMENT DETAILS	Applicant	Spouse
Employer:		
Occupation:		
Date Commenced:		
Employer Address:		
Work Telephone & Mobile		
Previous Employer:		
Years at Previous Employer:		

Credit History (Credit Reference, Previous Loans, Finance Companies, Stores etc. Please attach Statements)

Institution 1:	Address:
Institution 2:	Address:
Institution 3:	Address:
Have you ever been declared bankrupt, defaulted on a loan or had any judgement or legal proceedings against you? <input type="checkbox"/> Yes <input type="checkbox"/> No	
*If Yes provide details:	

Statement of Position

A. Assets - What you own				
House	Section:	Lot:	Suburb/Street:	K
Vehicle	Make:	Model:	Year: Registration#:	K
Furniture, White Goods				K
Long Service Leave Entitlements				K
Superannuation				K
Investments/Shares				K
Others please state				K
Bank Account	Primary Account:	Other:		K
Total Assets				K

B. Liabilities - What you owe			
nsl loans			K
Loans: Other Lenders			K
Other debts, hire purchase etc			K
Rates/Taxes/Over Draft Facility			K
Total Liabilities			K
Total Assets - Liabilities			K

C. Monthly Income		
Salary (After Tax & Superannuation)	Provide 3 Latest Pay slips	K
Other Income Provide details		K
		K
		K
Total Monthly Income		K

Monthly Expenses			
Home Loans			K
Other Loans			K
Motor Vehicle Costs			K
Rent + Utilities			K
Insurance, Rates, Taxes			K
School Fees			K
General Living Expenses (Others)			K
Total Monthly Expenses			K
Net Surplus			K

Member Authorization Clause

I hereby give my consent to nsl to disclose information in regards to my financial status as per listed;

- to obtain a credit to obtain a credit report containing personal financial and credit information in relation to the undersigned from a Credit Reporting Agency,
- to utilize the credit report to assist in the assessment of any loan or credit application by me,
- to exchange personal financial and credit information in relation to the undersigned with other credit providers including details of loans obtained from nsl and,
- to inform the Credit Reporting Agency of any default in the repayment of the credit provided to me.

Date:	Signature:
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For Office:

Date Received:	Received By:
Updated By:	Signature:
Date Back Office:	Date:

Status: