

To enable the enclosed application to proceed smoothly and efficiently, please complete the application form and attach the following supporting documents for the loan:

- Evidence of last three months savings history (*e.g. bank statements*) if you are not banking with Victoria Teachers Credit Union; and
- Recent payslip (*if Victoria Teachers Credit Union has received all of your pay for the last three months, no payslip is required*).

Additional documentation may be required to support your loan application. The following checklist is provided as a guide.

### Proof of Income

#### Self Employed:

If you are self employed, we require the following documents:

- Last two years Personal Tax returns and Tax assessment notices; and
- Businesses – Business tax returns and full financial statements for the last two years.

#### Landlords:

If you have an investment property, we require one of the following documents:

- Copy of the current Lease agreement; or
- Recent Rental Statement from Real Estate Agent.

#### Other Income:

- Family allowance – Advice from Centrelink confirming payment amount.
- Maintenance – Copy of court order or Child Support Agency statement.

If you have any other sources of income, please attach proof of this income or call one of our friendly Member Service Consultants on **1300 654 822** to discuss. If any supporting documents are not attached, please ensure they are sent to the Lending Department by fax on **(03) 9882 4389** or e-mailed to **loans@victeach.com.au** as soon as possible to avoid any delays in processing the application.

---

### Purpose of Loan – Personal Loan

#### Purchase Personal Items (*eg furniture*):

- Copy of quotes or invoices for items to be purchased; or
- List of proposed purchases with estimated costs.

#### Travel:

- Copy of you itinerary;
- Copy of tickets or invoice;
- Evidence of approved leave (*for extended periods of travel*).

#### Minor Home Improvements:

- List of improvements to be undertaken with estimated costs; or
- Copy of quotes for work to be completed; and
- Most recent Rates Notice showing Capital Improved Value.

#### Refinance Loan or Debt consolidation:

- Statements of last three months for all loans and/or credit cards to be refinanced.