

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.

### **Purpose of Loan – Student Loan**

#### **Evidence of Studies:**

- Proof of enrolment for coming year; and
- A copy of last years results.

#### **Deferred Repayments:**

If you wish to defer your repayments further information may be required, including:

- Completed and signed Guarantor's Consent Form; or
- A copy of the VicRoads Registration Certificate; and
- Copy of Car Insurance Policy.

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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.