



# Application for Special Purpose Fund Personal Loan v1.4

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Post Code:** \_\_\_\_\_ **Tel Number:** \_\_\_\_\_

**Mobile Phone Number:** \_\_\_\_\_

I wish to apply for an interest free personal loan.

**Purpose of the loan:** \_\_\_\_\_

\_\_\_\_\_

**Loan amount requested (up to \$2,000.00) \$** \_\_\_\_\_

**Personal reference (contact name & phone no of friend or relative not living with you that we may contact for reference)**

**Name:** \_\_\_\_\_

**Address:** \_\_\_\_\_

**Phone no:** \_\_\_\_\_ **mobile no:** \_\_\_\_\_

**Relationship to you:** \_\_\_\_\_

# Financial Assessment

## Income Source

## Monthly Nett Amount

Salary or wages (self) \$\_\_\_\_\_

Pension (self) \$\_\_\_\_\_

Salary or wages (partner) \$\_\_\_\_\_

Pension (partner) \$\_\_\_\_\_

Other income (identify type) \$\_\_\_\_\_

Other income (identify type) \$\_\_\_\_\_

Other income (identify type) \$\_\_\_\_\_

**Total Monthly Regular Income** \$\_\_\_\_\_

Notes:

**\*Income sources including Centrelink income statement or bank statement to be sighted by BB staff member where necessary.**

# Expenses

**Mortgage/ Rent** Monthly Payment \$ \_\_\_\_\_

**Bank Loan(s)** Amount Owed \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

**Other Loan(s)** Amount Owed \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

## **Credit Card Account/s**

Amount Owed \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

Amount Owed \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

## **Store Account/s – White Goods, Computers, Furniture**

Amount Owed \$ \_\_\_\_\_ Monthly Payment \$ \_\_\_\_\_

**Utilities** – Electricity / Gas Monthly Payment \$ \_\_\_\_\_

**Telephone, Internet** Monthly Payment \$ \_\_\_\_\_

**Foxtel / Netflix** Monthly Payment \$ \_\_\_\_\_

**General Living Costs** (food, clothes) Monthly Payment \$ \_\_\_\_\_

**Entertainment** (cigarettes, outings) Monthly Payment \$ \_\_\_\_\_

## **School Fees, Uniforms**

**Insurance Payments** Monthly Payment \$ \_\_\_\_\_

**Other** (medical / chemist) Monthly Payment \$ \_\_\_\_\_

**BB Loan Repayment** Monthly Payment \$ \_\_\_\_\_

**Total Monthly Expenses** **Total = \$** \_\_\_\_\_

**Total Monthly Income** **Total = \$** \_\_\_\_\_

**Surplus/Deficit Monthly Amount** **Total = \$** \_\_\_\_\_

**Surplus/Deficit Fortnightly / Weekly Amount** **Total = \$** \_\_\_\_\_

**Copies of all expense sources (where relevant) including utilities bills are required prior to approval being granted.**

## **Terms and Conditions of Personal Loan**

- I have supplied the financial assessment required by Beyond Blindness (BB) indicating my ability to repay the loan.
- I agree to repay the loan within the required period as per the attached schedule.
- I understand that if I default on this undertaking that BB will suspend my access to other SPF benefits until such time as the loan plus any fees incurred to Beyond Blindness are repaid in full.
- I also understand that if I default on the terms of this loan, I may be precluded from receiving further SPF benefits.
- I agree to authorise my financial institution to transfer regular payments (minimum monthly payments) from my account to BB for the purpose of repayments of this loan after approval has been given. I will provide BB documentation to verify that I have set up for regular payments to be transferred electronically from my account to BB. I understand that no monies will be released to me until such documentation has been supplied.
- I give permission to BB to obtain my location details from other blindness organisations should I default or move address without notifying BB.
- I agree not to cancel, suspend, alter or defer any transfer request for the term of the loan without the written consent of BB.

**NB: Please allow 7 days for processing of application.**

# Bank Details and Loan Approval

For loan payment into your nominated bank account, please provide the following details.

Name of Account: .....

Name of Financial Institution: .....

BSB: ..... Account Number: .....

Number of Installments: ..... Amount per Installment: .....

Loan Amount: .....

Signature: ..... Date: .....

Witness: ..... Date: .....

Form completed by: .....

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## OFFICE USE ONLY

Loan Approved: Yes  No

Manager Signature: .....

Manager Name: .....

Date: ...../...../.....

Comments: .....

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