



## ARMY RELIEF TRUST FUND LOAN APPLICATION AND INSTRUCTIONS

### Applicant

Please complete every section of the loan application that is applicable to your circumstances, ensuring that all details are accurate and correct.

When the application is fully completed forward your application and pay slip onto your nominated Supervisor to review and endorse.

### **TOP UP Loans:**

If you have an existing loan and wish to apply for a TOP UP loan you **must** seek approval **prior** to an application going through your chain of command. This is done by emailing [AHQ.ARTF@defence.gov.au](mailto:AHQ.ARTF@defence.gov.au) explaining your exceptional circumstances. For more information regarding TOP UP loans please see our website: <https://armyrtf.com.au/loans/general-loans/>.

**Please Note:** Once the ARTF secretary receives your application, with Supervisor and CO endorsement, we will then be able to review it and assess its suitability for the loan. If there are any issues with your application we will be in direct contact with you for clarification. Once approved you will receive correspondence advising you of further steps.

### Supervisor

As the supervisor, your role is to review the integrity of the data contained within the members application and to certify, that to the best of your knowledge, the member will not be discharged during the currency of the loan.

With your endorsement, please forward the loan application and pay slip onto the nominated CO, for review and endorsement/rejection. Where possible, please ensure that the applicant is cc'd in this correspondence so they can keep track of their application, as we do not have the capacity to do so.

*If you decide to reject this application please advise the member. The member should make efforts to amend their application and resubmit if applicable.*

### CO

As the members CO, your role is to review the integrity of the data contained within the members application and to certify, that to the best of your knowledge, the member will not be discharged during the currency of the loan.

With yours and the Supervisor's endorsement and recommendations, please email the application and pay slip to [AHQ.ARTF@defence.gov.au](mailto:AHQ.ARTF@defence.gov.au) for Fund Secretary review and approval.

Once the ARTF receives this application, all further correspondence will be directly with the applicant. Where possible, please ensure that the applicant is cc'd in this correspondence so they can keep track of their application, as we do not have the capacity to do so at this point in time.

*If you decide to reject this application please advise the member. The member should make efforts to amend their application and resubmit if applicable.*

# ARMY RELIEF TRUST FUND LOAN APPLICATION

## Personal Details

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Family name\* .....  
Given name(s)\* .....  
Date of birth\* .....  
Work phone number\* .....  
Mobile phone number\* .....  
Defence email address\* .....  
Personal email address .....  
Home address\* .....  
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## Service Details

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PM Keys\* .....  
Rank\* .....  
ARA or CFTS .....  
Unit\* .....  
Date service commenced\* Date .....  
of separation (if applicable) .....

## Partner Details

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Partner name .....

Partner employer .....

Date of marriage or partnership .....

Number of dependents\* .....

Do you give permission for your partner to contact and discuss the ARTF in relation to your loan?\*

Yes

No

## Loan Details

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### Select loan category\*

- Furniture / household needs
- Debt consolidation
- Medical
- Dental
- Legal
- Wedding / Engagement
- Travel
- Funeral expenses
- Vehicle repairs / purchase
- Housing purchase / repair / moving
- Education
- Other (explain below)

Other .....

**Select loan type\***

- General Purpose loan
- Relief loan
- Top Up existing loan

Amount of loan\*                    \$ .....

Fortnightly repayments\* \$.....

*Open the [Loan Repayment Calculator](#) on website to work out your fortnightly repayments*

**Purpose of loan\***

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Be brief but ensure there is enough detail to ensure the Chain of Command and Secretariat understand why the loan is required. For example if the loan is for debt consolidation, provide amounts and details.

**Supervisor's email\***

.....Ensure your Supervisors email address is entered correctly or your application can not be processed.

**Commanding Officer's email\***

.....Ensure your Commanding Officer's email address is entered correctly or your application can not be processed.

## Bank Account Details

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Bank or credit union name\* .....

Account name\* .....

BSB\* .....Ensure your BSB is entered correctly or your loan payment will be delayed.

Account number\* .....Ensure your account number is entered correctly or your loan payment will be delayed.

## Bankruptcy

Have you ever been declared bankrupt or insolvent?\*

Yes

No

## Fortnightly Income Details

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Gross salary and service allowances \$.....Enter the total of gross fortnightly pay and allowances from all sources from your SVA or Pay Advice.

Partners gross salary \$.....Enter the total gross fortnightly income of your partner.

Family assistance \$.....Enter the gross fortnightly amount of any family assistance received.

Rental income \$.....Enter the gross fortnightly income you receive from any investment properties.

Pensions \$.....Enter the gross fortnightly income you receive from any pensions.

Other \$.....Enter the gross fortnightly amount of any other income you receive.

Total \$.....

**Please attach a PDF copy of your pay slip**

## Fortnightly Expense Details

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Taxes	\$..... Enter your fortnightly tax amount from your deduction section PLUS your partners if salary included.
Superannuation	\$..... Enter the MSBS / DFRDB figure from the deductions section of your SVA or Pay Advice.
Rent / mortgage	\$..... Enter fortnightly RA paid and fortnightly expenses including food, clothing and any other household expenses.
Household living expenses	\$..... Enter an estimate of your fortnightly expenses including food, clothing and any other household expenses.
Car expenses	\$..... Enter your total car expenses including registration, insurance and running costs calculated to a fortnightly amount.
Debt repayments (see liabilities)	\$..... Debt amount is liabilities less mortgage.
Rates	\$..... Enter the total fortnightly rates paid on your own home and any investment properties.
Insurance and household utilities	\$..... Enter the total fortnightly cost of fuel, electricity, phone, home and contents insurance.
Child support	\$..... Enter the fortnightly amount of any child support paid
Other expenses	\$.....
Other expenses	\$.....
Other expenses	\$.....
Total	\$..... Enter any other fortnightly expenses

## Assets

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Cash \$.....Enter the total current balance of cash held at date of application.

Investments \$.....Enter the total amount of any investments.

Furniture and effects \$.....Enter the total estimated value of your furniture and personal effects.

Domestic and recreational vehicles \$.....Enter the total value of any cars, motorcycles or other vehicles you own.

Residence / Real Estate \$.....Enter the total value of any real

Other \$.....Enter the total value of any other assets you hold, for example boats or other items of considerable value.

Other \$.....

Other \$.....

## Liabilities

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	Total amount owed	Fortnightly payments
Mortgages – home	\$.....	\$.....
Mortgages – other	\$.....	\$.....
Car Loans	\$.....	\$.....
Personal Loans	\$.....	\$.....
Credit card(s)	\$.....	\$.....
Other	\$.....	\$.....
<p>Enter the total amount of any other liabilities, for example a loan from your parents. Enter the total fortnightly repayments of any other liabilities.</p>		
Other	\$.....	\$.....
Other	\$.....	\$.....
<b>Total</b>	<b>\$.....</b>	<b>\$.....</b>

Comments:

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Declaration

I do solemnly declare that the statements detailed in this application are true to the best of my knowledge.

Signature:.....

Date: .....

**Attach email from Supervisor and CO endorsing your application**