



## HANM Interest Free Personal Loan Application Form

Please complete all section of the form in BLOCK LETTERS and Tick (v) boxes as appropriate.

### SECTION 1 – MAIN APPLICATNT FOR INTEREST FREE PERSONAL LOAN

<b>Loan Amount:</b> (Subject to HANM's Approval)  <input type="checkbox"/> Maximum Loan Amount \$2000 <input type="checkbox"/> Fixed Weekly Repayments \$167.00 for 12 weeks <input type="checkbox"/> Fixed Forth-nightly Repayment \$334.00 for 6 weeks <input type="checkbox"/> Fixed Monthly Repayment \$668.00 for 3 months	<b>Loan Term</b> <input type="checkbox"/> 1 Month <input type="checkbox"/> 2 Months <input type="checkbox"/> 3 Months	<b>Application Type</b> <input type="checkbox"/> New Loan <input type="checkbox"/> Swap Loan <input type="checkbox"/> Applied Before	<b>Purpose of Loan</b> <input type="checkbox"/> Personal <input type="checkbox"/> Business <input type="checkbox"/> Travel <input type="checkbox"/> Health / Education <input type="checkbox"/> Other
<b>Title:</b> Mr <input type="checkbox"/> Mrs <input type="checkbox"/> <b>Gender:</b> Male <input type="checkbox"/> Female <input type="checkbox"/>	<b>First Name:</b> <b>Last Name:</b>		
<b>Date of Birth:</b>		<b>Marital Status:</b> Married <input type="checkbox"/> Single <input type="checkbox"/> Separated <input type="checkbox"/>	
<b>Address:</b>			
<b>Phone:</b> Landline:		<b>Mobile:</b>	
<b>Medicare Card No:</b>		<b>Expiry:</b>	
<b>Driver License No:</b>		<b>Expiry:</b>	
<b>Source of Income:</b> Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Own Business <input type="checkbox"/>			
<b>Residency:</b> Australian PR <input type="checkbox"/> Australian Citizen <input type="checkbox"/> NZ Citizen <input type="checkbox"/>			
<b>Bank Details:</b> (We need applicant's bank details to deposit loan amount once approved. No Cash In Hand) <b>Bank Name:</b> <b>BSB:</b> <b>Account Number:</b> <b>Account Name:</b>		<b>HANM Member Since:</b> <b>HANM Membership ID:</b>	
<b>Guarantors Name and Signature:</b> (We need atleast 2 guarantors from HANM Members)			
<b>SECTION 2 - HANM Panel Use Only</b>			
<b>Applicant Member Since:</b> <b>Applicant membership ID:</b>		<b>Member Credibility:</b>	
<b>Reference Check:</b>			
<b>Application:</b> Approved <input type="checkbox"/> Not Approved <input type="checkbox"/> Pending <input type="checkbox"/>			
<b>Authorizing Member Name and Signature:</b> <b>Date of Approval:</b>			

## **Terms and Condition of HANM Members Interest Free Personal Loan**

### **Borrower: (Strictly for HANM Members Only)**

1. Every HANM member should deposit as one-off refundable \$500.00 into the below HANM Bank account using Your Name and HANM Membership ID to become eligible for loan:  
**Bank:** CBA  
**BSB:** 063-237  
**Account No:** 1040 7346  
**Account Name:** HANM
2. The one-off deposit is refundable to member at any point of time with at least 4 weeks prior notice to HANM panel members and that member should not be owing HANM loan amount.
3. Those who have withdrawn the one-off payment will no longer be eligible to apply for HANM interest free loan. To be eligible again, member have to make a deposit of \$500 and a waiting period of 12 months applies before they can borrow.
4. To avail HANM interest free loan, one should have been a member of HANM for at least 6 months prior to application of loan and continue to be a member.
5. The member should be paying their regular membership fee each month on-time and do not hold any outstanding payment in the past 6 months.
6. The loan amount will only be deposited into member's bank account once approved and **No Cash payments will be made.**
7. **Repayment Option:** Either you Pay-In Full or Fixed Monthly or Fixed Weekly repayment. For weekly repayment of the loan by paying weekly \$167.00 for 12 weeks (3months).
8. In case of Loan Policy Breech / Defaulter, that member will never becoming eligible for HANM loan and his/her Non-refundable deposit will be ceased.

### **Lender: (HANM)**

1. The loan amount up to \$2000.00 will be granted to eligible member each year and cannot be claimed more than once in a year but you can submit your application for the following year for priority in the queue.
2. **Repayment Option:** Either you Pay-In Full or Fixed Monthly or Fixed Weekly repayment. For weekly repayment of the loan by paying weekly \$167.00 for 12 weeks (3months).  
**No Skip Payments.**
3. The members should be at least 6 months old from the day of joining and continue to be a member by paying on time monthly non-refundable membership fee.
4. Loan application will be processed as per the seniority of the membership and urgency of situation.
5. Required at least 2 HANM Members security as guarantor to the borrower and any foreseen reason if the borrower could not repay the loan, the guarantors are responsible to split the balance amount and pay the remaining loan amount within a week to HANM community bank account.
6. Loan repayment period from 1 month to 3 months Max.
7. Late payment fee incurred \$10 every week from the end of 3 months loan period excluding loan amount and to be deposited in this bank Account using Your Name and HANM Membership ID:  
**Bank:** CBA  
**BSB:** 063-237  
**Account No:** 1040 7346  
**Account Name:** HANM
8. As of now, HANM members can avail this facility once in a year and depends upon the funds available with community and application waiting list.

9. To apply for the loan, you need to submit loan application form to HANM committee (**personal handover only**). The outcome of the application will depend upon the following criteria:  
Application assessment, number of prior applications pending, subject to the available loan amount with community and based on the volume of applications received by HANM Panel and may also go for a draw if required during monthly meetings.
10. Once your loan application is approved and if you wish to swap with other approved HANM Member, you may do so with approval of HANM committee. You will act as one of the guarantors and the loan amount may be transferred into that member's account. It is the sole responsibility of the borrower on whose name you swapped the loan to pay off the loan.
11. The draws will take place in the end of 3<sup>rd</sup> monthly interval.
12. **For Hardship loan:** Please contact HANM panel members and the policy will remain same.
13. **No Loan available or granted for NON-HANM Members.**

**Declaration:**

☐ I declare that the above information is my personal information and TRUE, Correct and Updated. I authorize, give consent to HANM and accept the above Terms and Conditions in relation to HANM Members Interest Free Personal Loan.

☐ I agree to hold HANM (Hyderabad Association of Northern Melbourne) harmless from any liability that may arise from the processing of this application and use of my personal information.

**Signature and Print Name:**

**Date:**