

APPLICATION PROCESS

How to Apply

Step 1

Complete the relevant Application Form. If you require assistance in completing the form, please call our Loans Officer, Anna Barbakh on 8517 5653. A personal interview will need to be arranged with Anna to complete and lodge your application.

Step 2

Prepare all necessary documentation as listed under Additional Information. Contact your prospective Guarantors and provide them with Information for Guarantors or direct them to the website.

You will need to complete the contact details for your Guarantors on the Guarantors Information Form and arrange for them to sign this form where indicated.

Step 3

For Business Expansion Loans of greater than \$5,000 and all Business Start-up Loans, you will require a Business Plan.

Step 4

Please make an appointment to lodge your application and don't forget to include all Additional Information to:

Anna Barbakh
Accounting Office Administrator - Finance
Jewish Mutual Loan Co.
619 St Kilda Rd
Melbourne 3004 Telephone : 03 8517 5653 Email: abarbakh@jewishcare.org.au

Step 5

Your Loan application will be considered by the Loan Committee which meets once per month.

Step 6

We will contact you to advise if your Loan has been approved. We will advise you of the

- Term of the loan.
- Whether or not a Caveat is required.
- Minimum monthly payments.
- Administration fee.

We will also provide you with the remaining documentation required to put your loan in place. This will include:

- Loan Agreement and Direct Debit forms.
- Loan Guarantor Forms for signature. These forms need to be witnessed.

Step 7

Upon receipt of the above information, a cheque will be provided to you. The minimum monthly payments will commence by direct debit at the agree date.