

UWA STUDENT GUILD | ORDINARY LOAN APPLICATION FORM

TERMS AND CONDITIONS

- 1) All applicants must be currently enrolled at UWA and a current Guild member.
- 2) Ordinary Loans are interest free over a term of up to 12 months. The maximum amount for an Ordinary Loan is \$1,000, with no more than 2 loans allowed per student per year.
- 3) Existing Ordinary Loans must be paid in full before an application for another Guild loan may be submitted.
- 4) All loans are repayable in full within 12 months of the approval date or by the time the student graduates (whichever occurs first). All applicants must have at least 6 months of study remaining. If a student has less than 6 months of study left, they must demonstrate their ability to repay the loan prior to graduating (e.g. waiting on a scholarship).
- 5) All Ordinary Loans require regular monthly repayments as per the approved schedule set out in the application form. Subsequent alterations to repayment schedules must be approved by Student Assist or the Guild Finance Department.
- 6) If a scheduled payment becomes overdue, and the student has not contacted the Guild Finance Department or Student Assist within 10 working days of the payment becoming overdue, then the Guarantor will be contacted and requested to pay.
- 7) If the loan is not repaid by the last date indicated in the schedule of payments, then a \$20 penalty will apply per month for a period of 3 months. After the 3-month penalty period has expired, the outstanding loan amount plus any penalties will be turned over to the Guild's debt collection agency.
- 8) An outstanding Emergency Loan balance does not prohibit a subsequent Ordinary Loan from being granted. The Emergency Loan amount can be paid out by the Ordinary Loan.
- 9) Payment of the Ordinary Loan will be made by bank transfer to the student. Cash cannot be given unless there are exceptional circumstances and prior arrangement has been made.
- 10) Each loan requires one Guarantor who is an Australian Citizen or Permanent Resident, over 18 years of age, who has demonstrated capability to repay the loan and is approved by the Student Assist Officer. UWA students and Guild staff members are NOT acceptable Guarantors.
- 11) If a Guarantor does not meet the selection criteria, the decision to accept them as a Guarantor must be made by 2 Guild Student Assist Officers.
- 12) Once the Ordinary Loan is approved, the provided Guarantor will be contacted to confirm their position as the Guarantor to the loan.

PURPOSE OF ORDINARY LOANS

- 13) Grounds for an Ordinary Loan must directly or indirectly relate to a student's studies.
- 14) Loans will not be granted to pay outstanding debts such as credit cards, personal loans (except for an outstanding Guild Emergency Loan), or course fees. Loans cannot be used for on-going living expenses such as rent or bills.
- 15) Whether a loan will be approved is at the discretion of the Student Assist Officer. **The UWA Student Guild reserves the right to refuse any loan application on any basis.**

APPLICATION PROCESS

- 1)** Once you have completed this application form and gathered all your supporting documentation (listed on page 15), please contact a Student Assist Officer at the Guild by emailing assist@guild.uwa.edu.au to book an appointment to lodge your paperwork.
- 2)** Your Guarantor will be contacted to confirm they are the signatory and that they are aware of their responsibilities.
- 3)** If any aspect of your loan application does not meet the Terms & Conditions, you will be contacted by a Student Assist Officer to discuss.



UWA STUDENT GUILD | ORDINARY LOAN APPLICATION FORM

Student Number

Surname

Given Name (s)

Address

Mobile Number

Home Number

Personal Email (not student email)

Enrolled?

Yes

No

Guild Member?

Yes

No

Course you are enrolled in

Driver's License / Passport Number

Course Status

Full Time

Part Time

Anticipated Completion of Course

Year

Sem 1

Sem 2

STATEMENT OF INCOME & EXPENDITURE

ACCOMMODATION	Cost / Fortnight
Rent (your portion)	
Mortgage repayments	
Council rates	
Water rates	
Strata rates	
Home and contents insurance	
Maintenance or repairs	
Other (please specify)	
TOTAL ACCOMMODATION	\$

EDUCATION	Cost / Fortnight
Fees	
SSAF	
Textbooks	
Printing and stationery	
Other (please specify)	
TOTAL EDUCATION	\$

FOOD	Cost / Fortnight
Groceries	
Cigarettes	
Alcohol	
Dining out and takeaways	
Other (please specify)	
TOTAL FOOD	\$

TRANSPORT	Cost / Fortnight
Vehicle loan	
Vehicle registration	
Vehicle insurance	
Vehicle maintenance	
Fuel	
Parking	
Public transport	
Other (please specify)	
TOTAL TRANSPORT	\$

INCOME	Income / Fortnight
Wages and salary	
Centrelink benefits	
Scholarship	
Allowances	
Maintenance	
Board	
Cash gifts	
TOTAL INCOME	\$

PERSONAL	Cost / Fortnight
Clothing	
Beauty and hair	
Sports	
Entertainment (movies, concerts etc)	
Cultural events	
Holidays	
Beauty and hair	
Other (please specify)	
TOTAL PERSONAL	\$

HEALTH EXPENSES	Cost / Fortnight
E.g. Health insurance, ambulance cover, doctor, chemist, dentist, alternative therapies, mental health expenses.	
TOTAL HEALTH EXPENSES	\$

HOUSEHOLD	Cost / Fortnight
Gas	
Electricity	
Water	
Home phone	
Mobile phone	
Internet	
Other (please specify)	
TOTAL HOUSEHOLD	\$

PETS	Cost / Fortnight
Food	
Medical	
Grooming	
Other	
TOTAL PETS	\$

TOTAL FORTNIGHTLY EXPENDITURE	\$
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STATEMENT OF FINANCIAL POSITION

FIXED ASSETS	\$	FINANCIAL ASSETS	\$
House / property		Bank account 1	
Home / property contents		Bank account 2	
Motor vehicle 1		Bank account 3	
Motor vehicle 2		Savings	
Plant / equipment		Investments	
Other (please specify)		Other (please specify)	
TOTAL FIXED ASSETS		TOTAL FINANCIAL ASSETS	

LIABILITIES	BALANCE \$	F/ N REPAYMENT \$
Centrelink		
Total all credit cards		
Afterpay balance		
Zip Pay balance		
Total all store cards (e.g. Myer)		
Fines		
Tax debt		
Personal loan		
High interest loans (e.g. Nimble, Wallet Wizard)		
Any other loan		
Hire agreements		
Outstanding bills (phone, internet, gas, electricity, water)		
Any other outstanding bills		
Bond assistance		
Other (please specify)		
LIABILITIES	\$	

TOTAL ASSETS	Total fixed assets	
	Total financial assets	
	TOTAL ASSETS	\$

TOTAL LIABILITIES	TOTAL LIABILITES	\$
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NET ASSETS	TOTAL ASSETS	\$
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LOAN HISTORY

Yes

No

Have you had a loan from the Guild before?

Yes

No

Do you owe any money to the Guild for outstanding loans?

If so, please give details:

Yes

No

Have you applied for a loan/credit card from another lender?

If so, please give details:

LOAN APPLICATION DETAILS

What amount of financial assistance are you requesting? (Up to \$1,000)

\$

For what purpose do you require the loan? (Documentation for the purpose of the loan will need to be provided with your application).

Please provide a statement to support your application:

TERMS OF THE LOAN & LOAN REPAYMENT SCHEDULE

I _____ (student name), undertake to repay the full amount of \$_____ to the UWA Guild of Undergraduates, as per the payment plan detailed below:

DATE	AMOUNT

Please read and initial in the box beside each condition listed below to confirm your understanding and agreement.

STUDENT	If I am unable to make a scheduled repayment on time, I understand that I must contact Guild Finance within 3 University working days at finance@guild.uwa.edu.au or 6488 2296.
STUDENT	I am aware that failure to do so may result in my Guarantor being contacted and held liable for the amount owing including any penalty.
STUDENT	I understand that a \$20/month penalty for a period of 3 months will accrue if the loan is not repaid by the last date above (starting 1 month after the last date with the penalty not exceeding \$60).
STUDENT	I understand that after this period of 3 months has expired, the outstanding loan plus any penalties will be transferred to the Guild's debt collection agency.

STUDENT DECLARATION

I agree to the terms of this loan and declare that the information provided is accurate to the best of my knowledge at the time of lodging the application.

I am aware that it is an offence to make a declaration knowing it is false.

Date:

Borrower Signature:

Name of witness:

(See list below of persons able to witness)

Signed witness:

Address of witness:

Please circle applicable category.

An authorised witness can be any of those listed below:

Academic	Industrial Organisation Secretary	Physiotherapist
Accountant	Insurance Broker	Podiatrist
Architect	Justice of the Peace	Police Officer
Australian Consular Officer	Lawyer	Postmaster
Australian Diplomatic Officer	Local government CEO / Deputy CEO	Psychologist
Bailiff	Local Government Counsellor	Public Notary
Bank Manager	Loss Adjuster	Public Servant (State or Commonwealth)
Chartered Secretary	Marriage Celebrant	Real Estate Agent
Chiropractor	Medical Practitioner	Settlement Agent
Company Auditor or Liquidator	Member of Parliament	Sheriff or Deputy Sheriff
Court Officer	Minister of Religion	Surveyor
Defence Force Officer	Nurse	Teacher
Dentist	Optometrist	Tribunal Officer
Electorate Officer	Patent Attorney	Veterinary Surgeon
Engineer	Pharmacist	

GUARANTOR

You must provide one Guarantor for this loan.

- They must be an Australian citizen or have permanent residence status AND
- They must be aged 18 years or older.
- They must not be a University student or a Guild staff member.
- They must be able to repay the loan.

Please ask them to complete the Guarantor form, which must be witnessed by an authorised witness.

Remember to inform your Guarantor that if you are late making a scheduled loan repayment and have not contacted the Guild Finance Office, they will be contacted and required to pay the amount owing, including any penalties.

UWA STUDENT GUILD ORDINARY LOAN | GUARANTOR FORM

Surname

Given Name (s)

Residential Address

Previous Residential Address

(if current address less than 3 years)

Mobile Number

Home Number

Email

Name & Address of Current Employer

Length of time with this employer

	yrs	mnths
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Name & Address of Previous Employer

(if current employment less than 3 years)

Length of time with this employer

	yrs	mnths
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Driver's License / Passport Number

Date of Birth

Applicant Name

Relationship to the Applicant

Loan Amount

As you will be contacted to confirm your Guarantor status please provide the following:

Best Contact Method

Best Contact Time / Day

- 1) Should the UWA Student Guild approve the loan to the applicant, I approve my status as Guarantor of the loan.
- 2) I agree to be liable to the outstanding balance plus any applicable penalty amounts in the event of the applicant's non-repayment.
 - ⇒ Such liability shall arise when the applicant defaults on the agreed schedule of payments and has not made alternative arrangements with Guild Finance.
 - ⇒ If the loan is not repaid by the last scheduled payment, a penalty shall accrue at \$20/month for a period of 3 months, with the penalty not exceeding \$60. The first date for the application of this penalty will be 1 month after the last scheduled payment.
- 3) Should the UWA Student Guild approve the loan to the applicant, I agree to notify the UWA Student Guild of any change to my contact details within 10 working days.
- 4) I warrant that I have a permanent residence in Australia, that I am 18 years or older, and that I am in receipt of an adequate regular income in order to undertake the repayment of the outstanding balance, together with any penalty applied, in the event that the applicant defaults on the loan.
- 5) I am aware that it is an offence to make a declaration knowing it is false.

I, _____ (Guarantor’s full name), having read and understood the above declaration,
 agree to act as Guarantor for _____ (Applicant’s full name).

Date: _____

Signed Guarantor: _____

Name of witness: _____

(See list below of persons able to witness)

Signed witness: _____

Address of witness: _____

Please circle applicable category.

An authorised witness can be any of those listed below:

Academic	Industrial Organisation Secretary	Physiotherapist
Accountant	Insurance Broker	Podiatrist
Architect	Justice of the Peace	Police Officer
Australian Consular Officer	Lawyer	Postmaster
Australian Diplomatic Officer	Local government CEO / Deputy CEO	Psychologist
Bailiff	Local Government Counsellor	Public Notary
Bank Manager	Loss Adjuster	Public Servant (State or Commonwealth)
Chartered Secretary	Marriage Celebrant	Real Estate Agent
Chiropractor	Medical Practitioner	Settlement Agent
Company Auditor or Liquidator	Member of Parliament	Sheriff or Deputy Sheriff
Court Officer	Minister of Religion	Surveyor
Defence Force Officer	Nurse	Teacher
Dentist	Optometrist	Tribunal Officer
Electorate Officer	Patent Attorney	Veterinary Surgeon
Engineer	Pharmacist	

SUPPORTING DOCUMENTATION

You will need to provide supporting documentation with your application. Documentary evidence is required for all sections.

For each type of evidence you are providing, please tick the box.

Purpose of the Loan

- E.g. Dental quote, textbook list.

Bank Transactions

- Current itemized bank transactions from ALL accounts for a minimum of 2 months.

Proof of Identity – choose ONE only and TICK

- Student ID Card.
 Driver's License.
 Passport.

Residential Status – choose ONE only and TICK

- Rental Agreement.
 Rent Receipts.
 Letter from Landlord.
 Other: _____

Proof of Income – choose ONE only and TICK

- Centrelink Statement.
 Payslips for at least 1 month.
 Scholarship Documentation.
 Other: _____

Proof of Expenses – choose ONE only and TICK

- Gas Bill.
 Electricity Bill.
 Telephone/Mobile Phone Bill.
 Other: _____

OFFICE USE ONLY

Case Number: -----

Enrolment checked

Supporting documents checked

Guarantor confirmation of position attained (in writing)

Date Guarantor checked: -----

Student Assist Officer 1 name: -----

Signature: -----

Student Assist Officer 2 name: -----

Signature: -----

Date of approval: -----