



RAAF WELFARE TRUST FUND

Step 1

- Download the RWTF Loan Application Form (AE 796) from Web Forms.
- Fully complete the "Applicant details" section.

Please ensure that the date your current engagement ends is recorded on the application. For members who are serving on a permanent engagement this is your compulsory retirement date. If you are on a Gap Year or Continuous Full Time Service (CFTS) this date is the relevant engagement end date.

Experiencing issues downloading the web form? For security reasons, Chrome and Edge web browsers provide their own PDF engine to display PDFs within the web browser. Right-click on the PDF and select Save As (Chrome) or Save Target As (Edge) and then click 'Open', or save the file to a location (such as your desktop) and double-click to open.

Step 2

- Forward to your Supervisor or Unit Administrator (by using the webform button)

Unit recommendation - the recommending authority must be at least FSGT level. e.g. your CO, PCO (Admino) or Executive Officer.

The purpose of the Unit Recommendation is to provide an indication to the Investigating Chaplain / Officer that an applicant is not likely to be discharged during the term of the loan. Should the Unit recommendation indicate that a member is likely to be discharged then the Investigating Chaplain / Officer may need to renegotiate the terms of the loan with the applicant.

Step 3

Once recommended, you will receive your loan form back by email.

- Complete "Bank details (your NPD pay account)" section.

The bank details provided should match where your pay goes. This information is requested because some members are not visible on D1 and some overseas members will need to nominate an Australian bank account.

- Complete "Statement of amount, purpose of loan and prior financial details" section

Use the (Repayment Options Guide) to complete the required fields once you have decided how much you want to borrow.

- Complete the Type of loan, noting maximum limits:
 - **Group Life Loan** - max \$5,500 - for members of the RWTF Group Life Insurance Scheme
 - **Long Service Loan** - max \$4,500 - for members who have completed at least 10 years PAF service
 - **Home Improvement** - max \$4,500 - home improvements or furniture (Receipts may be requested)
 - **Professional Development** – max \$4,500 – computers, course costs (Receipts may be requested)
 - **Emergency** – max \$1,000 – to meet temporary circumstances such as emergency housekeeping expenses, family medical or dental expenses, pressing household bills or fares for travel on compassionate leave

- Complete purpose of loan - detail the reason(s) why you are seeking the loan - **THIS IS MANDATORY**
- Complete the “Financial details statement” then Statement of Fortnightly Income and Expenditure. (Complete all areas listed that are relevant to your financial position).

Step 4

- Submit your loan application to your local base Chaplain (using the Forward to Chaplain button on the webform) and make an appointment to discuss your circumstances with them either in person (preferably) or by phone.

Members located overseas or at locations that do not have ready access to a RAAF Chaplain may submit their application directly to the RWTF Head Office in Canberra. Members in this category should first contact the RWTF by telephone (02) 5130 9486 or by email to RWTF@defence.gov.au.

After your interview the Chaplain will recommend the loan by signing your loan application electronically and emailing it back to you (using the Return to Member button on the webform), ready for you to sign electronically and submit to the RWTF for assessment and approval (using the Forward to RWTF button on the webform).

Step 5

- Complete loan agreement and indemnity and submit the application to the RWTF.

Our aim is to process loans received prior to 1100 Canberra local time that working day