



RAAF WELFARE TRUST FUND

Step 1

- Download the RWTF Loan Application Form (AE796) from Web Forms or the RWTF Website [Apply Online – RAAF Welfare Trust Fund](#)
- Fully complete the **Applicant details** section.

Retirement Date / CFTS end date: For SERCAT 6 & 7 Aviators this is the compulsory retirement date. Alternatively, it is the relevant Gap Year or Continuous Full Time Service (CFTS) 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 web form button) for Unit Recommendation – at least FSGT level, e.g. your CO, PCO (Admino) or Executive Officer.

The purpose of this recommendation is to indicate for the Chaplain whether an applicant is:

- likely to be discharged for any reason before completion of current engagement; or
- being considered for any action on disciplinary grounds that may result in discharge.

Should the Unit Recommendation indicate that an Aviator is likely to be discharged, the Chaplain / Trustee may need to renegotiate the terms of the loan with the applicant.

Step 3

Once recommended by the Supervisor or Unit Administrator, you will receive your loan form back via email.

- Complete **Bank details (your pay account)** section.

To prevent bounced payments this should match the bank account where your Defence pay goes as registered in PMKeyS.

- Complete **Statement of amount, purpose of loan and prior financial details** sections:

- (i) Refer to the table on page 3 of this instruction guide for the 3 new loans available including maximum loan amounts, loan terms and Fund Maintenance Contribution (FMC) loan fee rate.

Note: access to loans is no longer dependent on Group Life Insurance (GLI) membership, but GLI members are entitled to the lowest available loan FMC fees and save 0.5% p.a. On receipt of a loan at the discounted GLI rate, you must remain a GLI member for the duration of the loan.

- (ii) Select the **Type of loan**, from the drop down menu. Note: if you select a Home Improvement loan you will be required to attach these 3 items to your loan application email before forwarding to the Chaplain:
1. Payslip
 2. Last 3 bank statements
 3. Supplier quote/materials list to substantiate the loan purpose. For DIY projects this may be a list from Bunnings, for example

We recommend saving these 3 documents in your File Explorer for easy attachment later when emailing your completed loan application to the RWTF in Step 5 – Adobe web form controls prevent the ability to drag attachments from your original email to the Chaplain

- (iii) Tick Yes or No: **Are you a RWTF Group Life Scheme member** – this will impact the FMC charged
- (iv) Click on the [Repayment Calculator](#) link to open the new loan calculator embedded in the RWTF website. Copy the resulting **Loan Amount, FMC and Total sum repayable** into the loan web form.
- (v) Complete **Purpose of Loan** (mandatory) - detail the reason(s) why you are seeking the loan
- (vi) Complete all relevant **Financial details statement** boxes with amounts for:
- (A) Incoming (per fortnight) including gross income (your pay) from your payslip
 - (B) Outgoings and deductions (per fortnight) including Tax from your payslip
 - (C) Mortgage / loan / credit card payments (per fortnight)
 - (D) Assets owned including savings account / investments / property / vehicles / contents

Step 4

- Submit your loan application to your local base Chaplain (using the Forward to Chaplain button on the web form) ensuring all 3 attachments are included for Home Improvement Loan applications and make an appointment to discuss your circumstances in an interview with that Chaplain either in person (preferably) or by phone.

Aviators located overseas or at locations without ready access to a RAAF Chaplain may submit their application directly to the RWTF in Canberra after first contacting the RWTF by phone (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 (by using Forward to RWTF web form button).

Step 5

- Read and electronically sign the **Loan Agreement and Indemnity**
- Use the Forward to RWTF button to create the email to submit your loan application (which will be sent to RWTF@defence.gov.au)
- Before sending the email - attach the 3 items required for a Home Improvement loan per Step 3 (ii) which will have been checked by the Chaplain but not returned to you

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

You will receive notification by email from RWTF@defence.gov.au when your loan is approved.

Loan	Purpose	Loan amount	Loan term	Eligibility	Fund Maintenance Contribution (FMC)		Aviator to attach additional information to loan application email for Chaplain and RWTF
					GLI member	Non-GLI member	
General Purpose Replaces the Group Life, Professional Development and Long Service Leave loans	For any worthwhile purpose such as purchasing a car, furniture or appliances, for home or car repairs, or to take a holiday Unlimited per career	Up to \$6,500	Up to 2 years (1 – 52 fortnights)	<u>SERCAT 6 & 7</u> aviators on completion of initial training (1RTU / OTS / ADFA) <u>Reserve Aviators undertaking CFTS for at least 6 months</u> for the period of the CFTS	3% p.a.	3.5% p.a.	N/A
Home Improvement	To build, buy, renovate or furnish a home Limited to 3 per career	\$6,500 to \$10,000	Up to 4 years (1 – 104 fortnights)		4% p.a.	4.5% p.a.	1. Payslip 2. Last 3 bank statements 3. Supplier quote/materials list to substantiate the loan purpose
Emergency	To meet temporary circumstances such as emergency housekeeping expenses, family medical or dental expenses, pressing household bills or fares for travel on compassionate leave	Up to \$1,000	Up to 2 years (1 – 52 fortnights)		FMC free		N/A