HOW TO APPLY FOR A NORTHERN COMMUNITY BANK LOAN in 6 easy steps

STEP 1



From the Northern Community Bank app, click the loan application button on the bottom bar. You will be sent a code by either email or text before you can launch the loan application. Once the loan application has loaded, in the product type box you can see which loans are available to you - Standard, Family Loan or Family Loan+

Select the loan product you would like to apply for, and the reason for the loan from the drop-down menus. To select the amount that you would like to apply for, use the orange dot to move the slider across. The big number in the box is the total amount that you will owe (including previous loans). The extra loan amount you want to apply for is in the text underneath. In the next box use the slider to select the number of repayments.

STEP 2



STEP 3

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In	come and Expenditure
¢	0 0 - 0 - 0 - 0
	Information about
	you
	Number of dependants *
	Please select
	Housing Status *
	Please select ~
	Marital Status *
	Please select ~
	Employment Status *
	Please select ~
	Employer
	Employer Address
	Employment Start Date *
	For insurance purposes, have you got any diagnosed critical illnesses? *

On the next page, fill in all your details. All the questions that have a red star next to them will need to be answered before you can move onto the next step.

You will also have some yes/no questions that will need to be answered.

Once all the questions have been filled in, click next.

Step 4 is where you want your loan paying to if it is approved. You will need to click on the green box to highlight it. Then from the drop-down menu, select the bank account details you want your loan paying to. Please double check your bank details are correct before clicking next. Be sure to click on the button to confirm the bank details are correct before you click 'next'

STEP 4



STEP 5

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1	Please select your prefe repayment method:	erred		
5	Select repayment method: *			
	Benefits		V	
F	Repayment schedule: *			
1	Monthly		V	
	*Required field. Step A: Please read the state box below:	ments	in the	
Γ	Formal Declaration We will exchange information	about	t you	

Formal ucelaration We will exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates. The identities of the CRAs, and the ways in which they use and share accound information are explained in In the drop down menus on the next page, select the repayment method for your loan, and the repayment schedule - so monthly, fortnightly, weekly etc.

You will need to read the formal declaration in the box underneath, then click the box to agree to the statement. Click Next to move onto the final step. The final step will be your loan agreement. You need to check the details and make sure everything is correct, before you sign it.

Once the agreement has been signed, click submit and your loan application will come through to the loans team for it to be processed.

STEP 6



BE SURE TO KEEP AN EYE ON YOUR EMAILS/SMS FOR ANY UPDATES!