

HOW TO APPLY FOR A FAMILY 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.

STEP 2

There are 2 boxes that show the repayment options based on how you receive your child benefit. One is weekly repayments and one is 4 weekly. Select the option that applies to you.

If you are applying for a top-up this section will already have your repayments filled in.

Select the amount that you would like to apply for, use the orange dot to move the slider across, or click the max button if you want to apply for the maximum amount available.

STEP 3

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

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 5

Your repayment box will already be filled in for step 5, as the payments are coming from your child benefit.

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.

STEP 6

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.

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