

Procedure to follow when submitting a loan application

In order to process your loan application as quickly as possible, here are some important information you must take into account when submitting your application:

- a. You must fully complete the loan application form and answer all the questions you are asked. A loan application will not be considered even if you forget to answer to one single question,
- b. The address mentioned in the loan application form and health questionnaire must be your complete home address. The professional address is not accepted,
- c. The health questionnaire is part of the loan application and must be fully completed otherwise the loan application will not be considered,
- d. The question “Are you lease-holder or owner” refers to the accommodation in which you currently live,
- e. The question “Do you have any loans or debts” does not concern loans with the Mutual Association,
- f. If you have forgotten your membership/account number you can leave the field blank,
- g. Don't forget to date and sign the forms.

Documents to be submitted with your ordinary or preliminary housing loan application are the following:

- ✓ Your last pay-slip,
- ✓ Your last Pension Fund statement,
- ✓ Your personnel action form (issued by the Human Resources Department of your organization),
- ✓ In case of external debts/loans (and not with the Mutual Association) don't forget to add the last nominative statements. Statements that are neither nominative nor updated will be refused,
- ✓ Since we must regularly update member's file we might request you a readable copy of your national passport (Laissez-passer and carte de légitimation are not accepted). To simplify the process you can attach it.

If you want to apply for a housing loan application and if your project is advanced, you can also attached the following documents, which will simplify the study:

- ✓ The information for a housing loan form fully completed (you can download it on our website under « Forms »),
- ✓ All documents requested in the information for a housing loan form. These documents must be official and nominative.

We kindly ask you to send us your loan application only when you have all the above documents in your possession. Indeed, receiving documents in several batches strongly complicate and slow down the loan process.

The above documents must be sent, in one batch only, to the following generic email address, lamutuelle@unog.ch.

LOAN APPLICATION

2020/1

N°

Payment on

Last name				First name			
Membership N°				Date of birth			
Organization		Index / staff N°		Grade			
Work phone N°				Private or mobile phone N°			
Full private address							
Do you rent or own this home?	Rent	Own		Monthly rent or Mortgage amount			
Private email address				Work email address			
Office room N°				Monthly net salary			
Expiration date of your contract							

You are applying for (check a box)	A housing loan	Requested loan amount	
	An ordinary loan	Requested duration or instalments	

Other external debts (other than La Mutuelle) – Check one box for each question	YES	NO
Do you currently have a leasing (for a car or other)?		
Do you currently have a loan with UNFCU?		
Do you currently have a credit card with UNFCU (i.e. VISA card)?		
Do you currently have a credit card with shops or financial institutions other than UNFCU?		
Do you currently have consumer loans with financial institutions other than UNFCU?		
Do you currently have a mortgage or housing loan with financial institutions other than UNFCU?		
Do you currently have any unpaid debts or debt collections?		
Please reply to all questions. If the answer is yes you must attach the last statement		

Checklist of documents to be submitted with the loan application form and medical questionnaire			
Last payslip	Last UNJSPF statement	Contract of employment	Last statements of external debts

By my signature, I confirm that all the above statements made are correct. I understand that:

1. If any of the statements made on the loan application form prove to be incorrect, La Mutuelle reserves the right not to grant me any loans and request immediate payment of any amounts due,
2. If any of the statements made on the medical questionnaire prove to be incorrect, or if my state of health deteriorates between now and the payment of the loan and I do not inform La Mutuelle, the balance due on all my loans will not be repaid by Allianz in case of death or disability, but will have to be repaid by myself or my heirs.

I authorize UNFCU and my Human Resources department to provide La Mutuelle with any information and statements it might need as long as an outstanding debt remains.

Place and date :	Signature
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DECISION (leave blank for La Mutuelle)

Last name		First name	
Date of birth			
Full private address			

YOU MUST REPLY TO ALL QUESTIONS OTHERWISE YOUR APPLICATION WILL NOT BE CONSIDERED

1. Are you currently suffering or have you ever suffered from illnesses, disorders, stroke, conditions affecting the heart or the circulatory system such as hypertension, circulatory disorders, heart attack, heart failure, palpitations, thrombosis or any similar condition?	YES	NO
If your answer is YES please provide details:		
Have you made full recovery? Reply by YES or NO:		
2. Are you currently suffering or have you ever suffered from illnesses such as cancer or tumors?	YES	NO
If your answer is YES please provide details:		
Have you made full recovery? Reply by YES or NO:		
3. Are you currently suffering from or have you ever suffered from illnesses, disorders or conditions affecting the nervous system or mental health such as epilepsy, dizziness, paralysis, nervous conditions or multiple sclerosis?	YES	NO
If your answer is YES please provide details:		
Have you made full recovery? Reply by YES or NO:		
4. Are you currently suffering from or have you ever suffered from health problems due to an illness or accident affecting the musculoskeletal system (for example bones, joints, spinal column, intervertebral discs, muscles, ligaments, tendons) such as pain in the back, neck, shoulders, osteoarthritis, rheumatism or chronic pain?	YES	NO
If your answer is YES please provide details:		
Have you made full recovery? Reply by YES or NO:		
5. Have you consulted a doctor during the last three years who has diagnosed a serious health condition or a burnout?	YES	NO
If your answer is YES, when and why?		
Have you made full recovery? Reply by YES or NO:		
6. Are you currently on medical leave (partial or total)?	YES	NO
7. Are you currently undergoing any medical treatment?	YES	NO
8. Number of sick leave days taken during the last 12 months?	day(s)	
9. Number of sick leave days taken during the last 4 years?	day(s)	

By my signature, I certify that all my answers are complete and accurate. In the event of false statements or inaccurate answers, I understand that Allianz will not cover my outstanding loan(s) in case of death or disability and that the remaining amount will have to be paid by myself or by my heirs.

Place and date

Signature