

**HOW TO
APPLY FOR
AN END-TO-
END ONLINE
LOAN.**

NOTE:

In order to make lodgements or payments via the app you must be set up for Funds Transfer. Your payment will fail if your account is not set up for Funds Transfer.

If you are not set up for Funds Transfer, this means that your proof of address and Photo ID are not up-to-date on your MFCU account.

To update this info and to gain access to funds transfer:

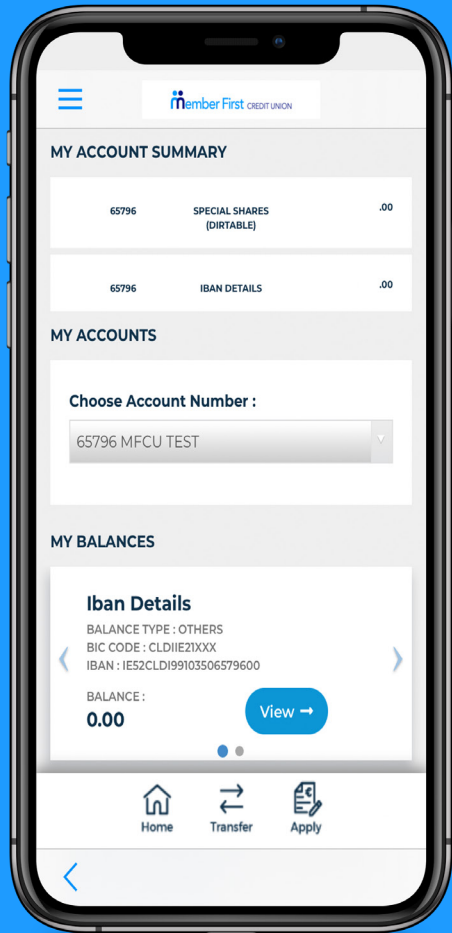
- 1) Click on the 'Menu' in top left hand corner and go to 'Documents'
- 2) Choose file; upload picture of your passport and proof of address (files must be saved on your phone to do so)

TOP TIP: You will know if you have Funds Transfer available if the 'Transfer' button is visible at the bottom of your screen when you log in.

Applying for a Loan Online

There are two options to choose from when applying for an end-to-end loan: to apply for a new loan or to top up an existing loan.

REMEMBER as part of this process you will need to upload documentation to support your application, please ensure you have your proof of ID and some recent payslips ready before continuing.

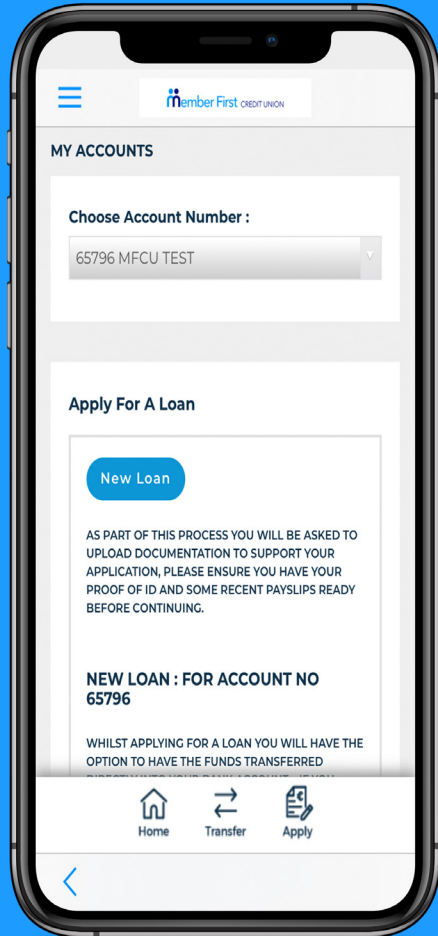


1. *Login to your MFCU app
2. On the home page, click on 'Apply' in bottom right of the screen
3. Under 'Apply for a Loan' there are two options to choose from:
 - i. New loan
 - applying for a loan that holds a different interest rate than the one your current loan is on
 - ii. Top up Loan
 - topping up existing loan that you have
 - same interest rate as existing loan

*If you need help logging in or registering to your online MFCU account, please head to our 'How to login to online banking' or 'how to register to online banking' tutorials on our website.

Creating a New Loan: First Steps

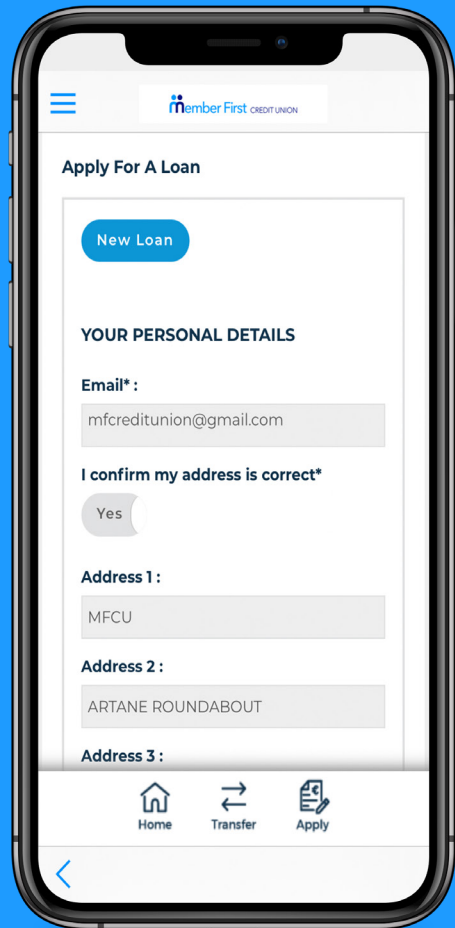
REMEMBER: Before you apply for an end-to-end loan, your account must have fully up-to-date proof of address and ID.



1. On the home page, click on 'New loan'
2. Under purpose, choose 'Loan Type'
 - car loan, personal, home improvement etc
3. Explain the purpose for loan and enter the amount required
 - *there are minimum and maximum limits set for special loan rates
4. Choose period to repay
 - this is calculated in months e.g. 60 months = 5 years
5. Choose 'Payment frequency'; weekly, fortnightly, monthly
6. You will be given a breakdown of interest to pay and repayment amounts
7. Complete two tick boxes
 - i. 'I would like to avail of PPI'
 - payment protection insurance; involves an extra charge
 - ii. 'I would like to have my loan paid into my bank'
 - tick box and select destination; payee must be set up for this
8. Click 'Proceed'

Creating a New Loan: Final Steps

REMEMBER: Before you apply for an end-to-end loan, your account must have fully up-to-date proof of address and ID.

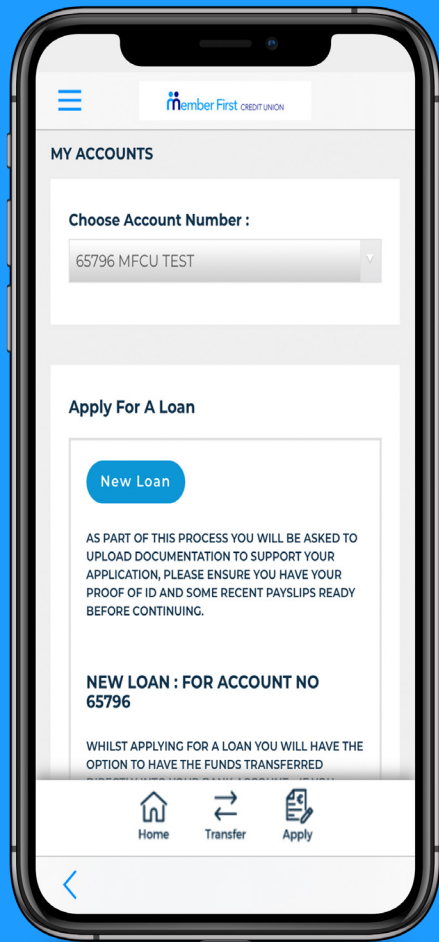


1. Enter or confirm all personal details
2. Enter all employment details
 - salary, including any other income sources
 - full employer details
3. Upload relevant documents
 - proof of income and 3 month bank statement
4. Complete 'Loan Protection Insurance' questions and click 'Next'
 - 3 Yes/No answers
5. Enter all 'Financial Commitments'
 - any other loans you may have
6. Enter any additional notes and click 'Next'
 - include any information to support your loan application
7. Read and agree to 'Terms and Conditions'
8. Click 'Submit'

Once submitted, an MFCU loans officer will **contact you by phone** in regards to the application. If approved, you must sign through your online account. To learn how to sign for an online loan, visit our online help page.

Topping Up Existing Loans

Topping up an existing loan is the same process as applying for a new loan except for the very first step.



1. Login to your MFCU app
2. On the home page, click on 'Apply' in bottom right of the screen
3. Under 'Apply For A Loan', choose 'Top up Existing Loan'
4. Select Loan you wish to top up
5. Follow the same steps outlined in the 'Creating a New Loan' tutorial above

Again, once submitted, an MFCU loans officer will **contact you by phone** in regards to the application. If approved, you must sign through your online account.