

# Consumer Loans Guide

## Car loans, Personal loans and Green loans



**Australian  
Military Bank**

Effective January 2024



**Serving the Defence community since 1959**

Australian Military Bank Ltd ABN 48 087 649 741  
AFSL and Australian Credit Licence Number 237 988



## Lending Criteria

Minimum Criteria	
Credit File History	Established file for more than 1 year
Repayment History	Evidence of good repayment history on similar products
Residency	Permanent Resident of Australia/Citizens
Age	Minimum 18 years of age
Employment	Full time / Part time / Contract - Minimum 6 months or 12 mths Continuous Casual - Minimum 12 months Self Employed - where a company is affiliated with ADF/DOD or where S/E brwer is also a party to a loan contract or/ and S/E brwer is ex-Defence
Min Loan	\$4,000
Max Loan	\$200,000 Car Loan \$75,000 Green & Personal Loan \$40,000 for debt consolidation purposes
Redraw Facility	Nil redraw
Age of Vehicle	Less than 5 years for Car loans
Extra repayments/Early payout	No Penalty
Loan term	Up to 7 years
Adverse Credit History	Evidence of unpaid Defaults, court Judgements or Bankruptcies (Credit score less than 451)
Slow or Poor Conduct	Poor Payment history on recent/existing liabilities or accounts
Recent Declined Application	Declined Australian Military Bank credit product applications in last three months (including Credit Cards, Personal Loans and Car Loans)
Other	<ul style="list-style-type: none"> <li>• Payment of tax liabilities</li> <li>• Payment of outstanding rates, utilities, household bills</li> <li>• Business lending</li> <li>• Third party loan</li> </ul>

Supporting Documents	
Payslips	1 most recent payslip
Account Statement/s	Most recent 3 months statement showing salary/income credit and expenses
ID	Certified copies <a href="https://www.australianmilitarybank.com.au/faq/verifyin-g-your-identity">https://www.australianmilitarybank.com.au/faq/verifyin-g-your-identity</a>
Loan Statements	3 months for Consolidation loans, 6 months for home loans
Other documents	May be required depending upon application



## Application Process

<b>Step 1:</b>	Lodge an application via <a href="http://www.australianmilitarybank.com.au/brokerpl">www.australianmilitarybank.com.au/brokerpl</a>
<b>Step 2:</b>	Complete required fields and submit.
<b>Step 3:</b>	A link will be sent to applicant for verification
<b>Step 4:</b>	Applicant to verify and click Submit and it will go to bank for assessment
<b>Step 5:</b>	Supporting docs or any missing information can be emailed to <a href="mailto:brokerpl@australianmilitarybank.com.au">brokerpl@australianmilitarybank.com.au</a>
<b>Step 6:</b>	Broker support team will contact broker to advise the next step
<b>Step 7:</b>	Once approved, contract will be emailed to member

## Broker Team - Contact



**Lisa**  
**Head of Broker Channel**

**Phone**  
0427 543 808

**Email**  
[lisak@australianmilitarybank.com.au](mailto:lisak@australianmilitarybank.com.au)



**Richard**  
**Broker Support Manager**

AFG / Custom Equity / Outsource / SFG /  
Smartline / VOW / Mortgage Choice /  
Loan Market Group

**Phone**  
0403 729 976

**Email**  
[rbaldry@australianmilitarybank.com.au](mailto:rbaldry@australianmilitarybank.com.au)



**Tiana**  
**Broker Member Fulfilment Manager**

Manages Processing Team, assists  
Brokers with applications in submission

**Phone**  
0499 984 807

**Email**  
[tsibbald@australianmilitarybank.com.au](mailto:tsibbald@australianmilitarybank.com.au)



**Shiann**  
**Broker Support Manager**

Astute / Connective / Finsure /  
MoneyQuest / Loankit / Beagle

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