
Loan Application Submission Guidelines

To facilitate the prompt and efficient processing of loan applications, civil servants are requested to carefully review and comply with the following instructions before submitting their file.

General requirements

- a. Civil servants must fill in the documents correctly, accurately and truthfully, and attach all the required supporting documents. Any omission, error, or misrepresentation will result in the definitive refusal of the loan and, if the civil servant is a member of La Mutuelle, may result in exclusion;
- b. Civil servants must complete all sections of the loan application forms, including the medical questionnaire, answer all questions, and follow all instructions provided. Incomplete applications will not be considered;
- c. The address indicated on both the loan application form and the medical questionnaire must be the civil servant's residential address. Professional addresses are not accepted;
- d. The question "Do you rent or own this home" refers to the accommodation in which the civil servant currently resides;
- e. The section on other external debts relates solely to financial commitments entered with third parties and does not include loans granted by La Mutuelle;
- f. Members who do not know their membership or account number may leave this field blank;
- g. All forms must be dated and signed by hand.

Required Supporting Documents

A Civil servant must enclose the following documents with any application for a standard loan or a preliminary housing loan:

- Their most recent payslip;
- Their latest Pension Fund statement;
- Their personnel action form (PAF) or employee profile issued by the Human Resources Department employing them;
- A clear and legible copy of their national passport;
- In the case of outstanding loans or debts with institutions other than La Mutuelle, the most recent statements issued in their name must be provided. Statements that are not personalized or are outdated will not be accepted.

Additional Documents for Housing Loan Applications

Civil servants wishing to apply for a housing loan and whose project is already at an advanced stage are encouraged to submit the following documents together with their application:

- A fully completed "Information for a Housing Loan" form (available for download from our website under the "Forms" section);
- All official supporting documents listed in the "Information for a Housing Loan" form.

Submission of Applications

Civil servants are kindly requested to submit their loan application to La Mutuelle at lamutuelle@un.org only once all required documents have been gathered.

Submitting documents in multiple batches significantly complicates the review process and may result in delays in the assessment and approval of the loan application.

Thank you for your cooperation. We look forward to assisting you throughout the loan application process.

Demande de prêt | Loan application

Informations générales et coordonnées | General information and contact details

Nom Last Name			
Prénom First name			
N° membre Membership No.			
Date de naissance Birthdate			
Organisation Organization			
N° d'index / employé Index / staff No.		Grade Grade	
Téléphone professionnel Work phone No.			
Téléphone privé ou mobile Private or mobile phone No.			
Courriel professionnel Work email address			
Courriel personnel Private email address			
Adresse privée complète Full private address			
Concernant ce logement, vous êtes About this home, do you	☐ Propriétaire Own	☐ Locataire Rent	
Si locataire, montant du loyer If tenant, monthly rental amount			
Etes-vous locataire d'un autre logement ? Are you renting another property?	☐ Oui Yes	☐ Non No	
Si oui, montant du loyer If yes, monthly rental amount			

Votre demande | Your request

Vous demandez You are applying for	☒ Un prêt au logement A housing loan	☐ Un prêt ordinaire A ordinary loan
Montant souhaité Request loan amount		
Durée ou mensualités souhaitées Requested duration or instalments		

Prêts extérieurs (en dehors de La Mutuelle) | Other external debts (other than La Mutuelle)

Vous devez répondre à toutes les questions. Si la réponse est oui, vous devez joindre les derniers relevés.
Please reply to all questions. If the answer is yes you must attach the last statement.

Ne pas mentionner les prêts auprès de La Mutuelle | Do not mention loans from La Mutuelle

Avez-vous un prêt ou un leasing sur votre voiture ?
Do you have a loan or lease on your car?

☐ Oui
Yes ☐ Non
No

Avez-vous un prêt auprès de UNFCU ?
Do you currently have a loan with UNFCU?

☒ Oui
Yes ☐ Non
No

Avez-vous une carte de crédit auprès de UNFCU (carte de VISA par exemple) ?
Do you currently have a credit card with UNFCU (i.e. VISA card)?

☐ Oui
Yes ☐ Non
No

Avez-vous une carte de crédit auprès de magasins ou d'établissements bancaires autres que UNFCU ?
Do you currently have a credit card with shops or financial institutions other than UNFCU?

☒ Oui
Yes ☐ Non
No

Avez-vous un prêt à la consommation auprès d'établissements bancaires autres que UNFCU ?
Do you currently have a consumer loans with financial institutions other than UNFCU?

☒ Oui
Yes ☐ Non
No

Avez-vous un prêt hypothécaire ou au logement auprès d'établissements bancaires autres que UNFCU ?
Do you currently have a mortgage or housing loan with financial institutions other than UNFCU?

☒ Oui
Yes ☐ Non
No

Avez-vous d'autres dettes impayées ou poursuites ?
Do you currently have any unpaid debts or debt collections?

☒ Oui
Yes ☐ Non
No

De par votre signature, ci-dessous, vous certifiez :

- Attester que toutes les réponses que vous avez faites sur ce formulaire de demande de prêt sont correctes, complètes et conformes à la vérité.
- Avoir compris que La Mutuelle effectue des vérifications sur les réponses que vous avez faites, et que dans le cas où elle venait à découvrir qu'une ou plusieurs réponses devaient ne pas correspondre à la réalité le prêt ne serait pas octroyé. De plus, si vous êtes déjà membre de La Mutuelle, une exclusion pourrait alors vous être signifiée par le Comité des crédits.
- Avoir compris que les réponses que vous avez faites sur cette demande de prêt impactent aussi celles que vous auriez pu faire lors de précédentes demandes de prêts. Si de précédentes demandes de prêt s'avéraient être incorrectes, incomplètes et non conformes à la réalité, une exclusion de La Mutuelle pourrait vous être signifiée par le Comité des crédits.
- Autoriser le service des Ressources Humaines, des Finances, de la Caisse des Pensions à communiquer à La Mutuelle toutes les informations et relevés dont cette dernière aurait besoin et ce aussi longtemps qu'une dette subsiste.
- Avoir pris connaissance du Règlement intérieur et de la brochure Réglementaire liée au type de prêt demandé et les avoirs compris.

By signing below, you certify :

- That all the answers you have given on this loan application form are correct, complete and true.
- Having understood that La Mutuelle checks the answers you have given, and that should it discover that one or more answers do not correspond to reality, the loan will not be granted. Moreover, if you are already a member of La Mutuelle, you may be excluded by the Credit Committee.
- Understanding that the answers you have given on this loan application also have an impact on the answers you may have given in previous loan applications. If previous loan applications are found to be incorrect, incomplete or inaccurate, you may be excluded by the Credit Committee.
- Authorizing the Human Resources, Finance and Pension Fund departments to provide La Mutuelle with any information and statements it may require for as long as a debt remains outstanding.
- Having read and understood the Internal Rules and Regulations brochure and the Regulatory brochure relating to the type of loan requested.

Date
Date

Signature
Signature