

Thank you for choosing Vancity for your loan application. There are a few documents we'll need you to provide at your appointment so we can get you set up quickly.

1. Income and employment validation

Indigenous Non-Taxable income

If you are an indigenous person with non-taxable income, we can gross up your income to allow for greater borrowing capacity.

(Please choose one of the two options to establish non-taxable income and supplement with the required documents as per your income category)

Option 1	Option 2
Provide one of the following documents: <ul style="list-style-type: none"> <input type="checkbox"/> Pay stub or current employment letter confirming that taxes are not deducted <input type="checkbox"/> Confirmation of tax exemption from your Nation <input type="checkbox"/> Most recent Canada Revenue Agency Notice of Assessment and T1 Generals including the T90E form 	Confirm two of the following: <ul style="list-style-type: none"> <input type="checkbox"/> You live on reserve of First Nation land (provide driver's license, utility bill, bank statement etc.) <input type="checkbox"/> You earn income on reserve or on First Nation land <input type="checkbox"/> Your work directly benefits people living on reserve <input type="checkbox"/> Your employer is a First Nation Government or Agency

Salary or Pension income

If you are a permanent employee with fixed salary or a retiree with pension income

(Please choose one of the two options)

Option 1	Option 2
If you have direct deposit or payroll into your Vancity account, provide one current paystub.	Provide two of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Most recent Canada Revenue Agency Notice of Assessment <input type="checkbox"/> Letter of employment or pension letter, or <input type="checkbox"/> Current paystub, pension stub, or statement.

Self-employed income

If you are self-employed (sole-proprietor, partnership or commissioned)

- Provide your most recent two years Canada Revenue Agency Notice of Assessment and T1 Generals for all applicants (including the statement of business activities)

If you are a business owner (Limited or Incorporated company) or have dividend income

- Provide your most recent two years Canada Revenue Agency Notice of Assessment and T1 Generals for all applicants as well as documentation which details the source and amount of dividend income reported on the T1 General. For example, T5, T3, Federal worksheet etc., and
- Provide documentation according to one of the following two options.

Option 1	Option 2
Past two years T2 Corporate Income Tax returns, including: <ul style="list-style-type: none"> <input type="checkbox"/> Schedule 100, Balance Sheet, <input type="checkbox"/> Schedule 125, Income Statement, and <input type="checkbox"/> Schedule 50, Shareholder Information 	Share Registry, and Past two years Company financials: <ul style="list-style-type: none"> <input type="checkbox"/> Notice to Reader (accountant prepared) <input type="checkbox"/> Review Engagement (audited or unaudited), or <input type="checkbox"/> Audited Financial Statements

If you earn Indigenous Income from self-employment, traditional seasonal activities, honorarium, or distributions

(Please choose one of the three options)

Option 1	Option 2	Option 3
Provide your most recent two years: <ul style="list-style-type: none"> <input type="checkbox"/> Financial Statements, and <input type="checkbox"/> T4s 	Provide your most recent two years: <ul style="list-style-type: none"> <input type="checkbox"/> contractor documents (including letters, bills, receipts, invoices, contracts, emails, and receipt book stubs) <input type="checkbox"/> confirmation of expenses <input type="checkbox"/> Bank statement history from confirming the contract payments 	Provide your most recent two years: <ul style="list-style-type: none"> <input type="checkbox"/> Canada Revenue Agency Notice of Assessment and <input type="checkbox"/> T1 Generals

Variable income

If you receive a variable source of income

- Provide your most recent two years Canada Revenue Agency Notice of Assessment and T1 Generals for all applicants (including the statement of business activities), or Year End Paystubs; and
- Provide one of the following from current employment:
 - Recent paystub, or
 - Letter of employment.

Other sources of income

If you receive another source of income

Other types of income and other documents may be accepted. For further information, contact your Account Manager or Vancity branch regarding requirements and documentation.

2. Loans to be secured with a vehicle as security

Please provide all the documents that apply:

- Registration Documents
- Vehicle Purchase agreement from the dealer or Bill of sale from the seller
- Latest insurance documents

3. Debt consolidation loans

Please provide:

- Recent statements for items to be paid out (credit cards, personal loans, etc.)
- Payout statements issued by creditors
- Proof of payment for debts to be paid by borrower(s) prior to funding

4. Insurance coverage

As part of the application process, we will ask you about any insurance coverage you currently have in place. Please come prepared knowing what life, critical illness, and disability insurance coverage you have through work or other sources. Please input the dollar value of coverage below:

	Through Work	Other Sources
Life Insurance		
Critical Illness Insurance		
Disability Insurance		

5. Loans for greener living

Vancity wants to support you in making choices that are good for you and the planet. Our Planet-Wise suite of products offers preferred interest rates for things like purchasing a new or used electric vehicle or making energy-efficient upgrades to your home. Talk to your advisor to learn more and see if a Planet-Wise loan could work for you.

To learn more about other ways that Vancity is being a financial force for change in the communities we serve check out [rethink.vancity.com](https://www.vancity.com/retthink)

If you have any questions, or you'd like more information about Vancity Loans and our lending process, please visit [vancity.com](https://www.vancity.com) or call (604) 877-7000, (250) 519-7000 or toll-free 1 (888) VAN-CITY (826-2489).