

Personal Loan Checklist

A new vehicle. A dream vacation. Maybe it's just consolidating your debt. Whatever your goal, you can achieve it. With a customized personal loan, you pay a fixed or variable interest rate based on ATB's prime rate, as well as get a repayment plan that fits your budget.

Use this checklist to help us make sure you can get your loan quickly and easily.

Here's what we need from you:

Income and Employment Details

- ☐ Two most recent T1 Generals (your tax file, essentially)
(T1 basically means your income tax forms. They should include self employed income, rental income, farming income, and any other type of income you have.)
- ☐ Notices of Assessment
(generally arrives in your mailbox a few weeks after you file your income taxes.)
- ☐ Two most recent T4 slips
*(income and tax notice from your employers)
(T4 slips are what you get from your employer around tax time, and they show how much your income and taxes were for the past year. Significant overtime commission or bonus income should be included with this submission.)*
- ☐ Letter of Employment
(We only need this if you've been with your employer or in a specific industry for less than 2 years.)
- ☐ Most recent accountant prepared business financials
(This is only required from some business owners.)
- ☐ Copy of your latest pay slip

Financial Details

- ☐ An up-to-date personal financial statement
(Ask an ATB team member to assist in completing your Personal Financial Statement.)
- ☐ A summary of all current Life and Disability Insurance Policies
(Personal and Employer Policies)

Security details

(for car and other large item purchases)

- ☐ Bill of Sale for the item or property you're purchasing
(We need this to remove conditions, but not for a preapproval.)
- ☐ Copy of insurance for the car or item you're purchasing
(It should show ATB as first loss payable.)
- ☐ VIN / Serial Number of the item you're purchasing

Other Information

- ☐ Proof of enrollment at a post-secondary institution
(If you're applying for a Student First Line of Credit, Professional Student Line of Credit or Apprenticeship Line of Credit.)

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