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Membership.

1. Who can join?
Membership is available to all members of the Defence Forces/Reserves, ADF contractors, Government employees and contractors including ex-government departments, employees of Australia Post, Telstra and Qantas and their spouses, brothers/sisters, parents children aged between 16 and 100. But please contact us if you are unsure.
2. How much is the membership?
For just \$5.20 per fortnight you will receive a funeral benefit, (please refer to the funeral benefits table), which may accumulate bonuses each year, giving your family peace of mind.
3. Can I increase my Funeral Benefit?
You may increase you funeral benefit to a maximum total cover of \$15,000 for a reduced premium. Please contact us for more details.
4. What happens if I leave the public service?
Once you're a member with APS Benefits you are a lifetime member!! Even if you leave the public service or leave the country.
5. What if I decide to leave APS Benefits?
If you decide to leave APS benefits just give us a call and we will discuss with you the various options depending on the term of your membership.

6. What is a beneficiary?
A beneficiary is someone who you nominate so in the event of your death we will pay your funeral cover to. It can be a relative, friend or even a charity.
7. What happens to my benefit when I die?
Always inform your beneficiary that if you pass away to give us a call and we will organise the payment of your funeral benefit to them. Payments are made within 24 hours.

Loans.

1. How much can I borrow?
Loans are to a maximum of \$6000 and can be paid over a period of 3 years or less. If you have been a continuous member of APS Benefits for 10 years or more you are entitled to apply for \$10,000 which can be paid over a maximum of 5 years.
2. What is the interest rate?
The interest rate is currently 12.4%. If you have been a continuous member of APS Benefits for 10 years or more the interest rate is 10.4% regardless on how much you borrow!
3. Can I 'top-up' my loan?
You may 'top-up' your loan at any time, we loan a minimum of \$500 and a maximum of \$6000 including your current balance. There is a \$40 top-up fee.
4. Do I need to be a member to apply for a loan?
You will need to join as a member to apply for a loan, but remember membership also entitles you to a funeral benefit!!
5. How long do the loans take to process?
Generally an answer to your application will be known within 24 hours of receiving it. We may need to contact you with a few questions so please ensure that you give correct phone numbers.
6. Can I withdraw my application?
Applications may be withdrawn prior to funding the loan.
7. Can I make extra repayments on my loan?
Extra repayments may be made on your loan by either:
 - Mailing us a cheque, or
 - Making a direct deposit into our bank account.

Please will all extra payments please include your roll number or address details.

Direct deposits can be made to:
Account Name: APS Benefits
Bank: Commonwealth Bank

BSB: 063-001
Account Number: 00090048

PLEASE include your Membership/Roll Number as the reference so we know which member has sent us the payment.

8. How to apply for a loan.
If you would like to apply for a loan and membership you may fax everything back with a copy of your payslip, (loans take approximately 24 hours to process) also please mail the original membership application with a cheque or money order for \$10.40 to cover the first months subscriptions, (loans cannot be funded without it). We will mail you back the correct salary deduction form or contact you with the details
9. Loan Application Checklist.
To ensure that your loan is processed as soon as possible, please ensure that the following have been completed and forwarded to APS Benefits
 - > Membership Application
 - > Loan Application
 - > Pay slip or SVA
 - > Cheque or money order for \$10.40