

Required Check list

Identification

A copy of your drivers licence Front and Back
A copy of your current passport/ Visa
A copy of your Birth Certificate

Income PAYG

3 months transactional accounts showing salary
OR

Last two pay slips not older then 60 days OR

A letter from the employer less than 60 days old
confirming current employment, length of
employment, gross income OR

Last two years group certificates OR
Tax assessment notice for last year
Employment Contract
1 Electronic Payslip less than 60 days old

Income Self Employed

Last two years tax returns both personal and
business financials including P/L and B/S
prepared by accountant
Two most recent personal tax returns and tax
assessment notices when the application is in
personal names for Tax returns
For Lo Doc LVR greater than 60%, BAS
statements and for business with incomes higher
than \$75K proof of GST registration.

Bonus Income

1 electronic payslip less than 60 days old where
the YTD supports and any one of the following: A
Letter from the employer less than 60 days, tax
return, PAYG group certificate or Tax
Assessment less than 15 months old. OR
Last 2 years Tax Returns, PAYG group
certificates or Tax Assessment notices

Dss Pensions, Family Allowances

Purchase

Refinance

Investment

Construction

Loan Increase

SMSF

Centre link statements less than 90 days old 3
Months Bank statements confirming regular
receipt
Family allowances/ Child Support

Rental income

A Current Lease agreement/ managing agent
statement OR
Transaction statement showing rental deposits
for the most recent 3 months
Letter from the Real Estate

Post Retirement Funds

Post retirement income will be required where:
the product is an owner occupied home loan or a
line of credit and the youngest applicant is older
than 55 yo and the lending margin is in excess of
30%

Genuine Savings

Genuine savings of at least 5% must be verified
for most new loan applications where the LVR is
greater than 85% by either of the following:
Saving patterns over three months.
Gift must have been in the applicants account for
three months or a stat dec for the funds
Term Deposits must have been held for three
months

Cash acceptable if it has been in the applicants
account for more than three months
Shares held for more than three months

Existing Debts

Current statements covering six months for
mortgage related loans being refinanced
Current statements covering one month for non
mortgage debts being refinanced (credit cards
or unsecured personal loans
Current statements covering one month for
mortgage related loans not being refinanced
Current statements covering one month for non
mortgaged debts not being refinanced where
limits of the facility is more than \$10,000 or
where the combined balances are more than
\$30,000.

Purchases, refinances and other collateral security purchases

Contract of Sale of land or offer plus annexures
and acceptance.
Confirmation that there are sufficient funds to
complete the deal
Proof of property(s) ownership, council rates,
water rates

FHOG

Original copies of ID and contract for sale
original FHOG application to be forwarded same
day

Construction

A copy of the tender
Signed and dated fixed building contract
Stamped Council approved plans
Builders Insurance Certificate of Currency
Builders Indemnity/ public Risk Insurance
Minimum \$5 million

Guarantors if required

Guarantors statement/ application completed
and signed
Satisfactory income evidence as per application
Privacy consent executed.
A copy of ID proof

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