

LOAN APPLICATION SUPPORTING DOCUMENT CHECKLIST

To enable your application to proceed smoothly and quickly, please ensure that the following items accompany your application (where applicable)

1. **Fully completed application form signed by all parties**
2. **Privacy Act Consent form signed by all parties**

PAYG

- Last 3 Pay computer generated pay slips **OR**
- Last Group Certificate **OR**
- Letter from your employer confirming income, position and length of service

Self Employed

- Last two years tax returns for all associated entities (Personal & Business/Company accounts) **AND**
- Full Financial Statements (Profit & Loss, projected 12 month cash flow and balance sheet)
- Copy of Trust Deeds including names, addresses and ages of all beneficiaries
- A diagram showing the borrowing entity and any related entities if applicable i.e. trusts, companies, directors etc.
- Certificate of Business Registration, Certificate of Incorporation (if Pty Ltd)
- ABN number

Other Income

- Confirmation or evidence of any pension or Centrelink income

Savings

- Copies of all bank statements (trading & personal) evidencing deposits & investments for the last six months

Rental Income Verification

- Copy of Lease Agreement **OR**
- Real Estate Agents Letter **OR**
- Copy of Rental Statements

Purchase Contract

- Copy of signed Contract of Sale
- For *First Home Owners Grant* please discuss with your broker

Commitments

- Statements for the last twelve months on all existing loans
- Last three months Credit Card statements

Refinance

- Last twelve months statements on loans to be paid out including pay out amounts
- Discharge authority for releasing bank
- Copy of Council Rates Notice for security property

Construction

- Fixed price building contract (containing list of progress payments/draw downs)
- Council approved building plans and specifications
- Copy of Builders Insurance

Identification for all borrowers/guarantors

- Copy of Birth Certificate or current Passport **PLUS** copy of current Drivers Licence
- Need to satisfy bank requirements for 100 Point Check
- Other documents that may also be required
 - Credit/Transaction Card
 - Medicare Card
 - Utility account (electricity, telephone or rates notice)