

Commercial Financing - Documentation Checklist

PLEASE COLLATE COPIES WITH THE COMPLETED APPLICATION

Clear Sheet

Tick if Applies
(and Collate)

Review the following categories to determine whether they apply to you

Required for all Applications

Copy of "100 Points" Identification for each Applicant [e.g. Passport/Birth Certificate (70) & Driver Licence (40)].

Copy Contract of Sale / Heads of Agreement for any new Business(ies) Purchased. *(Business Purchase Only)*

Copy Contract of Sale (Summary Only) for all new Property(ies) Purchased. *(Property Purchase Only)*

Detailed Background on Business / Directors (Including Corporate Ownership Structure if appropriate)

PAYG/Salaried Employee Applicants (Where a co-applicant is in PAYG employment)

Copy of a recent Pay Slip (Non-Handwritten and not more than 4 weeks old) showing Year to Date Earnings.

Copy of last PAYG Payment Summary (Group Certificate) or Taxation Return.

Self-Employed / Primary Applicant(s)

Copy of latest two (2) years' Individual Taxation Returns for each Director

Copy of latest two (2) years' Business Taxation Returns. *(Include all Entities where acting as Director/Trustee)*

Copy of latest two (2) years' Business Financial Statements.

(Please attach a Corporate Structure Diagram if Appropriate)

Where Rental Income from existing Property used for Serviceability

Copy of Rental Income Statement or current Lease Agreement. *(Does not Apply to Purchased Property)*

Forecasting

A consolidated detailed Cashflow Forecast for the existing Business Operations. (Detailing all assumptions)

A consolidated detailed Cashflow Forecast for any new Business acquired.

Recent Aged Debtors & Creditors Listing

Existing Banking Conduct

Copy of last Twelve (12) Months Trading Bank / Overdraft Statements

Where Borrowing is a Refinance or Review of existing Mortgage(s) or Unsecured Debt(s)

Copy of last Twelve (12) Months Loan Statements for finance to be reviewed / refinanced.

Copy of a recent Rates Notice in respect of the Property(ies) to be reviewed / refinanced.

BSB and Contact Details for the Existing Financier (if applicable)

Where the Borrowing is for the purpose of Construction?

Copy of the Fixed Price or Minimum Sum Building Contract.

(Incl. Council Approved Plans, Specifications, Builders' Insurance Certificate)

Where Residential or Commercial Property is offered as Security

Full Address & Title Particulars for the Property used as Security (Including detail of Valuation Access)

Where the Borrowing Entity is a Company / Trust

A Copy of the Memorandum & Articles of Association / Trust Deed will be required prior to document preparation.

This is an Indicative List only and additional information may be required in certain circumstances.