

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)].
- Evidence of where Equity Contribution will come from - Bank Statement or Similar *(Purchase Only)*
- Copy of Contract of Sale (**Summary - Finance**) (**Full Copy - Conveyancing**) for all new Property(ies) Purchased.
- Copy Receipt for any Deposit Paid *(Purchase Only)*

PAYG/Salaried Employee Applicants

- Copy of most recent two (2) consecutive Pay Slips (Non-Handwritten) showing Year to Date Earnings.
- Copy of last PAYG Payment Summary (Group Certificate) or Taxation Return with Tax Assessment Notice.
- If Requested or if Payslips not Available** - Letter from Employer (signed & dated) confirming employment status, Length of Employment, Position, Salary (plus allowances) and confirmation that no probation period applies.

Self-Employed Applicants

- Copy of latest two (2) years' Individual Taxation Returns.
- 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.

Where Rental Income from existing Property used for Serviceability

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

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Where Additional Income is used for Serviceability (Must be of a Permanent Nature)

- Copy of Bank Statements / Dividend Statements or Latest Taxation Return.
- Letter from Centrelink & latest Centrelink statement confirming any family allowance received.

Where Lenders' Mortgage Insurance is Required (Must have at least 3% of Purchase Price)

- Copy of last Six (6) Months Bank Statements or similar showing evidence of Savings History.

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

- Copy of last Six (6) Months Loan Statements for the Mortgage(s) to be reviewed / refinanced. (Not older than 4 weeks)
- Copy of a recent Rates Notice in respect of the Property(ies) to be reviewed / refinanced.
- Latest Credit Card Statement for each Credit Card Debt being refinanced (if applicable)
- Copy of last Six (6) Months Loan statements for each Personal Loan being refinanced (if applicable)
- BSB and Contact Details for the Existing Mortgagee (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)

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Where any Persons be acting as Guarantors for the Borrowing?

- A Complete Application (including full Supporting Documentation) as per the Applicant(s) (Unless Related Party of the Applicant)

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Where the Borrowing Entity is a Company / Trust

- A Copy of the Memorandum & Articles of Association / Trust Deed will be required for review prior to settlement.

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