

CHECKLIST - WHAT YOU NEED TO PROVIDE?

To speed up your application, make sure you have the necessary documents on hand when applying for your mortgage or investment loan.

I AM A...

PAYG APPLICANT:

Required:

- Two latest pay slips (the latest is to be less than a month old)
- Latest group certificate OR latest tax return OR latest tax assessment
- 100 Points of Identification
 - Passport, Birth Certificate or Citizenship Certificate (70 points)
 - Drivers Licence, Student Card or Employee Card (40 points)
 - Council Rates notice (35 points)
 - Medicare Card, VISA/Mastercard or Debit Card (25 points)

May be required:

- Letter from employer confirming superannuation salary sacrifice and/or fully maintained vehicle (if applicable)

SELF-EMPLOYED/COMPANY/TRUSTS APPLICANT:

Required:

- Financials (eg. profit & loss statement and balance sheet)
- Tax returns for the business in last 2 years (the latest cannot be more than 18 months old)
- Personal tax return for the last two years
- Constitution / Memorandum and Articles of Association
- Trust Deeds (if applicable)
- 100 Points of Identification
 - Passport, Birth Certificate or Citizenship Certificate (70 points)
 - Drivers Licence, Student Card or Employee Card (40 points)
 - Council Rates notice (35 points)
 - Medicare Card, VISA/Mastercard or Debit Card (25 points)

May be required:

- Interim financials/BAS Statements
- Last 3 months bank statements of business working accounts

MY LOAN WILL BE USED FOR...

REFINANCING:

Required:

- 6 months bank statements for home loan to be refinanced (to show you have a good repayment history)
- Latest statement from any Credit/store cards, personal loans and other unsecured loans being refinanced.
- Rates Notice of property being refinanced.
- Evidence of Rental income if the property being refinanced is an investment property.

PROPERTY PURCHASE:

Required:

- Front page of contract of sale
- If the LVR < 95%: Latest bank statements to confirm that you currently hold the funds for the deposit
- Is the LVR > 95%: 6 months statements to confirm a minimum of 3% personal contribution.
- A Statutory Declaration stating that a gift or any other contribution you have received is not repayable.
- Evidence of expected Rental Income if an investment property.

CONSTRUCTION LOAN

Required:

- Fixed price builders contract signed by the builder
- Written documentation of building plans and specifications lodged with council.
- Builders warranty insurance noting the mortgagee (lender)