



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.

INCOME

PAYG – Permanent / Casual employment

- 2 recent pay slips, the most recent one not being more than a month old. Payslips need to detail employer name and your name; or
- Most recent Group Certificate or Personal Tax Return; or
- Signed contract of employment or letter of offer.

Government Support Payments

- Copy of income statement

Self Employed

- Last 2 years signed (Personal & Business) tax returns where the most recent year is not older than 18 months; and
- Signed financials corresponding to the above; where documents are unsigned Australian Taxation Office Notice of Assessment to be provided for the same period.

Rental Income

Proposed

- Copy of current executed Lease Agreement; or
- A market appraisal from a registered Real Estate Agent no older than 30 days

Existing

- Current executed Lease Agreement; and
- Last 2 months rental statements, the most recent not being more than 1 month old; or if private rental; 6 months bank statements showing income via deposits.

IDENTIFICATION

Any one of the following documents (must be current):

- Australian Driver's License
- Passport
- Student or Employee ID card



MY LOAN WILL BE USED FOR...

REFINANCING:

- 6 months bank statements for home loan being refinanced (to show you have a good repayment history)
- Latest statement from any Credit/store cards, personal loans and other unsecured loans being refinanced.
- Council Rates Notice of property being refinanced or copy of Certificate of Title.

PROPERTY PURCHASE:

- Contract of Sale
- Evidence of deposit paid
- Evidence of funds to complete i.e. bank deposit statements, 5% of purchase price savings history, gift letter or term deposit information.

CONSTRUCTION LOAN (registered builders)

- Contract of Sale / Fixed price builders contract signed by the builder
- Evidence of deposit paid and funds being contributed
- Copies of plans / specifications / permits (in due course)
- Home warranty insurance (in due course)
- Builders "All Risk" construction & Public Liability insurance details (in due course).