

SUPPORTING DOCUMENTS CHECKLIST

Identification	<p>Sufficient ID for FTRA (If you are not an existing customer of the lender)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Current drivers licence with photo OR <input type="checkbox"/> Current passport with photo
Income Evidence Individual	<ul style="list-style-type: none"> <input type="checkbox"/> 3 recent pay slips (with year to date earnings) OR <input type="checkbox"/> Most recent PAYG summary or tax return AND <input type="checkbox"/> Letter from employer confirming employment type, occupation, commencement date and salary details
Income Evidence Self Employed	<ul style="list-style-type: none"> <input type="checkbox"/> Last 2 years tax returns (individual and business) <input type="checkbox"/> Last 2 years business financials (balance sheet and profit and loss statements) <input type="checkbox"/> Details of directors (If applicable) <input type="checkbox"/> Details of business trading name and ABN/ACN
Rental Income	<p>One of the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Rental appraisal letter from real estate agent <input type="checkbox"/> 3 months rental statements <input type="checkbox"/> Copy or current lease agreement
Purchases	<ul style="list-style-type: none"> <input type="checkbox"/> Copy of the Offer and Acceptance or Contract of Purchase signed by all parties <input type="checkbox"/> Copy of deposit receipt <input type="checkbox"/> Proof of funds to complete the purchase
Refinance	<ul style="list-style-type: none"> <input type="checkbox"/> Secured loans : Copy of 6 months statements of loans confirming good conduct <input type="checkbox"/> Unsecured loans: copy of latest 3 months credit card statements to be refinanced <input type="checkbox"/> Rates notice i.e. shire or water to confirm property ownership <input type="checkbox"/> Copy of building insurance policy
Construction	<ul style="list-style-type: none"> <input type="checkbox"/> Copy of building contract or tender signed and dated by the builder <input type="checkbox"/> Schedule of payments <input type="checkbox"/> Council approved plans and specifications
Family Equity/ Guarantee	<p>If you are using a family members equity as security:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Rates notice i.e. shire or water showing ownership of the property <input type="checkbox"/> Most recent home loan statement if the property is encumbered <input type="checkbox"/> Sufficient ID for FTRA (If the guarantor is not an existing customer of the lender. i.e. current drivers licence with photo or current passport with photo)
First Home Owners	<ul style="list-style-type: none"> <input type="checkbox"/> Last 3 months bank statements confirming 5% deposit <input type="checkbox"/> Share certificates confirming holdings and value <input type="checkbox"/> Other documentation e.g. statutory declaration for gifts
Personal Loans	<ul style="list-style-type: none"> <input type="checkbox"/> Details of monthly repayments and loan balance
Credit Cards	<ul style="list-style-type: none"> <input type="checkbox"/> Details of credit card limits and balances
Centrelink Income	<ul style="list-style-type: none"> <input type="checkbox"/> Letter from Centrelink confirming payment details <input type="checkbox"/> 6 months bank statements showing payment history
Maintenance Income	<ul style="list-style-type: none"> <input type="checkbox"/> Copy of court order and 6 months statements showing payment history