

WHAT WE NEED ?

IDENTIFICATION – for borrowers and/or guarantors	Client/s	1	2
List 1: one document from the list below – need at least one from lists 1 and 2			
• Current Drivers Licence – copy of front and back please		<input type="checkbox"/>	<input type="checkbox"/>
• Current Passport – page that has your photo and personal details on please		<input type="checkbox"/>	<input type="checkbox"/>
• Other form of Photo Identification		<input type="checkbox"/>	<input type="checkbox"/>
List 2: one document from the list below – need at least one from lists 1 and 2			
• Medicare Card		<input type="checkbox"/>	<input type="checkbox"/>
• Birth Certificate		<input type="checkbox"/>	<input type="checkbox"/>
• Rates Notice or electricity bill or gas bill – <i>needs to have applicants name listed</i>		<input type="checkbox"/>	<input type="checkbox"/>
PAYG - INCOME			
• 2 latest payslips if full time employed or if casual/part time need the following		<input type="checkbox"/>	<input type="checkbox"/>
• Last 1 or 2 years group certificates or tax assessment notices – subject to YTD		<input type="checkbox"/>	<input type="checkbox"/>
• If applicable a copy of any Salary Sacrifice Agreements and how it is utilised		<input type="checkbox"/>	<input type="checkbox"/>
SELF EMPLOYED - INCOME			
• Last 2 years Tax Returns for Business PLUS last 2 years Personal Tax Returns for each party (<i>including tax assessment notices</i>)		<input type="checkbox"/>	<input type="checkbox"/>
• Tax Portal Printout of up to date BAS and Interim Profit & Loss Statement		<input type="checkbox"/>	<input type="checkbox"/>
ANY ADDITIONAL - INCOME			
• Rental Income - Letter or Statement or Tenancy Agreement from Real Estate Agent		<input type="checkbox"/>	<input type="checkbox"/>
• Child Support or Maintenance Income - Explanation of income or copy of CSA		<input type="checkbox"/>	<input type="checkbox"/>
• Centrelink Income - Statements including any Family Allowance - Parts A & B		<input type="checkbox"/>	<input type="checkbox"/>
NEW HOME Loan Application			
• Copy of Purchase Contract		<input type="checkbox"/>	
• Construction Loans:-	Copy of fixed price building contract	<input type="checkbox"/>	
	Copy of Council approved plans and specifications	<input type="checkbox"/>	
	Copy of Builders Insurance	<input type="checkbox"/>	
GENERAL and/or REFINANCE and/or DEBT Consolidation Loan Application			
• General Bank Statements - last 3 months - showing wages, day to day use, etc.		<input type="checkbox"/>	<input type="checkbox"/>
• Proof of Deposit - 3 months savings / Equity release / Family Pledge Stat Dec, etc.		<input type="checkbox"/>	<input type="checkbox"/>
• Home Loan Statements - last 12 months - if refinance or debt consolidation		<input type="checkbox"/>	<input type="checkbox"/>
• Investment Loan Statements - last 12 months - if refinance or debt consolidation		<input type="checkbox"/>	<input type="checkbox"/>
• Credit Card Statements - last 6 months for all Credit Cards and Store Cards (<i>including Interest Free Cards such as Buyers Edge, Go, GE, etc.</i>)		<input type="checkbox"/>	<input type="checkbox"/>
• Personal / Car Loan Statements - last 6 months & Original Contract		<input type="checkbox"/>	<input type="checkbox"/>
• Lease (<i>Vehicle</i>) Statements - Copy of Contract and most recent Statement		<input type="checkbox"/>	<input type="checkbox"/>
• Rates Notices– Most recent for all properties, including all investment properties		<input type="checkbox"/>	<input type="checkbox"/>
SUPERANNUATION			
• Superannuation statements (<i>past & present showing all current balances</i>)		<input type="checkbox"/>	<input type="checkbox"/>
COMPANY and/or TRUST Borrower and/or SMSF Borrower			
• Copy of Trust Deed or SMSF Doc's and Bare Trust Deed etc.....		<input type="checkbox"/>	<input type="checkbox"/>
• Copy of Company, Trust and/or SMSF structure - showing directors & shareholdings		<input type="checkbox"/>	<input type="checkbox"/>
OTHER DOCUMENTATION – if applicable			
• Child Support Agreements - <i>Registered or Unregistered showing amount to be paid</i>		<input type="checkbox"/>	<input type="checkbox"/>
• Explanation in writing from applicants regarding any defaults or judgements		<input type="checkbox"/>	<input type="checkbox"/>
• Non-resident applications - <i>Copy of VISA – 465, 182, 170 or similar</i>		<input type="checkbox"/>	<input type="checkbox"/>
• Other		<input type="checkbox"/>	<input type="checkbox"/>