

# CHECKLIST OF SUPPORTING DOCUMENTS

Please note that submitting applications without the required information may result in delays

## Compulsory Items (All Loans)

### Forms

- Loan application fully completed (Including Privacy Act and all declarations signed).
- 100 points ID form and copies of ID obtained.
- TFN's Deleted from All documents.

### Income for PAYG Customers (Tick and Provide Two of the following)

- Last year's Taxation Return together with Taxation Assessment notice (most recent)\*
- Current payslips (2 must be provided – no more than 1 month old and including Year to Date figures).
- Employment contract or letter from the employer on company letterhead.
- Group Certificates (most recent).
- Current statement of Benefit from Centrelink as evidence of allowance or entitlement.

### Income for Self Employed Customers (Either)

- Last 2 year's Business Taxation Returns\* OR
- Last year's Business Taxation Return plus 1 set of Financial Statements (profit and loss and balance sheet) reflecting 2 years of trading activity\* AND
- Last 2 year's Personal Taxation Return for all individuals.\*
- Signed Low Doc declaration.

### Company or Trust Applications

- Last 2 year's Company or Trust Taxation Returns\* OR
  - Last year's Company or Trust Taxation Return plus 1 set of Financial Statements (Profit and Loss and Balance Sheet) reflecting 2 year's of trading activity\* AND
- Last 2 year's Personal Taxation Return for all Individuals, Directors, Guarantors (including Adult Beneficiaries of a Trust).\*
- Signed and stamped copy of Trust Deeds (if applicable).
- (If a borrower is a Director of more than one Company or Trust, supporting documents for each entity required.)

### Rental Income (One of)

- Tenancy Agreement / Rental Appraisal / Management Statements / Taxation Return (if existing rental).

\* Taxation return must have been prepared by an accountant and lodged with the A.T.O Taxation returns prepared by the borrower and/or submitted electronically, must be supported with the most recent Taxation Assessment Notice.

## Purpose Related Information Required (Specific Loans)

### Forms

- FHOG Application.
- Deposit Bond Application

### Documentation Verification

#### Purchase

- Copy of Purchase Contract..

#### Construction

- Copy of Fixed Price Contract.
- Builders Pack including; Plans, Specifications, Schedule.

#### Refinance/Consolidation

- 6 months Home Loan, Personal Loan and other loan statements for loans being refinanced
- Copy of the latest Credit Card statement (3 months statements required for LMI approval).

#### Deposit

- Evidence of Genuine Savings.
- Statutory Declaration for Gifted Funds.

#### Assets

- Copy of Title / Rates Notice for currently owned properties.

**All Items required to assess this Loan Application have been supplied.**

Date:

#### Important Note:

#### Completion of "Application Fee" Section

The Application Fee section of the this form must be completed and signed for an amount of \$495. This fee will be charged to the borrower in the event that a valuation is ordered and/or the loan does not proceed after Approval. Where a loan proceeds to settlement, the applicable application fee and valuation fee (dependant on the product chosen) will be deducted from the loan proceeds at settlement.

**Applicant One**

# Identification Checklist

**Please provide relevant documents to qualify at 100 Points**

Applicant Name

<b>40</b>	Drivers Licence	Number	State	Date Of Birth	Expiry Date		
		<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>		
<b>70</b>	Passport or Birth Cert or Citizenship Cert	<input type="checkbox"/>	Number	Date Of Issue	Date Of Birth	Expiry Date	Place of Issue
		<input type="checkbox"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>40</b>	Public Service Employee Card		Number		Expiry Date	Issued By	
<b>40</b>	State/Gov Pension Card		<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
<b>40</b>	Student Card		<input style="width: 100%;" type="text"/>		<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	

**Written reference from one of the following bearing the signature of the applicant/signatory and of the referee**

<b>40</b>	A financial institution certifying that the signatory is a known client of at least 12 months	Ref Number	Doc Date	Type of Document
		<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>40</b>	An acceptable referee who has known the signatory for at least 12 months	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>25</b>	An acceptable referee who has NOT known the signatory for at least 12 months	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

**Cards (Only one per issuing organisation)**

<b>25</b>	VISA/Master, etc Card	Account Number	Expiry/issue Date	Issued By / At
<b>25</b>	Bank Card	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>25</b>	Other	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>25</b>	Medicare Card	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

<b>25</b>	Records of an educational institution (<10 yrs old)	Full Details
		<input style="width: 100%;" type="text"/>
<b>25</b>	Records of a professional or trade association (Membership Card)	<input style="width: 100%;" type="text"/>

<b>35</b>	Rates eg. Land Rates	Person giving information	Account #
	Address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>35</b>	Credit Advantage	Person giving information	Account #
	Address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>35</b>	Other Mortgage Docs	Person giving information	Account #
	Address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>25</b>	Public utility record (Gas, water)	Person giving information	Account #
	Address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>25</b>	Electoral roll	Person giving information	Account #
	Address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
<b>25</b>	Reference from landlord/agent of property rented	Person giving information	Account #
	Address	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

Total Points Achieved

**I have identified the applicant / guarantor detailed above by sighting the original documents detailed.**

Documents Verified / Sighted by Print Name.  Signed  Date

# Identification Checklist

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