

Document Checklist

ALL APPLICANTS are required to provide the following:

- Drivers Licence & Passport (100 Point ID Check)
- Transaction Account Statements for past 3 months (to show living expenses)
- Credit Card Statements (to confirm credit limit & show living expenses)

If you are an EMPLOYEE, you will need to provide:

- Pay Slips (two most recent)
- Salary Account Statements for past 3 months (to show salary credits)

If you are SELF EMPLOYED, you will need to provide:

- Tax Returns for yourself & all business entities for the past 2 years
- Financial Statements for past 2 years
- ATO Notice of Assessment (from past 2 years)

If you are BUYING a property you will need to provide:

- Offer & Acceptance (signed by all parties)
- Settlement Agent contact details
- FHOG Application (if applicable)
- Proof of funds to complete the purchase (eg. Bank statement showing your deposit)
- Rental Income (if you plan to lease the property)

If you are REFINANCING, you will need to provide:

- Bank Statements for past 6 months on Home Loans
- Bank Statements for past 3 months on Personal Loans
- Bank Statements for past 3 months on Credit & Store Cards
- Rates Notice (to confirm property ownership) for each property being refinanced

If you are BUILDING, you will need to provide:

- Signed Building Contract
- Builders Specifications