

Primary Borrower

Your Reference

Date

Application Details

- ☐ Loan Application form with privacy consent form (fully completed, signed & dated)
- ☐ Cover Sheet
- ☐ Credit Note
- ☐ Serviceability Calculator

- ☐ Equifax Reports for each individual, company, trust & other related entities
(Note: recent enquiries must be addressed in Credit Note)
- ☐ Valuation (attached/ordered)
- ☐ Evidence of funds to complete (if applicable)

KYC & VOI Requirements

- ☐ KYC & VOI Identification Form (individuals/companies/trusts)
- ☐ Certified Identification documents attached:
 - Passport (foreign passports must be current)
 - Drivers Licence/Government issued Photo Card
 - Marriage/change of name certificate
 - Approved third-party digital VOI accepted (IDYou, IDVerse, Australia Post, Green ID)

Additional Required for Expatriate/Foreign Applicants

- ☐ Foreign Credit Report
- ☐ Visa (>12 months remaining) (Expat only)

Loan Purpose — Supporting Documents

For New Purchase

- ☐ Full copy of Contract of Sale
- ☐ Statutory declaration for Deposit Gifts (if applicable)

For Refinance or Debt Consolidation

- ☐ 6 months loan statements
- ☐ Current rates notice for the security

Equity Release

- ☐ Documentary evidence for use of funds >\$500k
- ☐ If <\$500k breakdown of purpose always required
- ☐ Current rates notice for the security

For Construction

- ☐ Fixed price building contract
- ☐ Progress payment schedule
- ☐ Construction plans and specifications

Proof of Income

Self-employed

Full Doc

- ☐ ABN search
 - ☐ 2 years company financials*
 - ☐ 2 years personal tax returns with NoA*
- *NOTE: Only 1 year required if credit score >700 & ABN registered >2 years & GST registered >1 year

Alt Doc

- ☐ ABN search
- ☐ Self-employed Income Declaration Form
- ☐ ONE of the following:
 - Accountant's Letter confirming income
 - 12 months lodged BAS statements from ATO Portal
 - 12 months business bank statements

Additional required for Foreign Company

- ☐ 6 months personal bank account statements
- ☐ Business/company register checks
- ☐ Web presence

PAYG

- ☐ 2 most recent consecutive payslips
- ONE of the following (applicable if no comprehensive credit report where credit score >600, NSI >\$500, and DTI <6):
- ☐ 3 months bank statement showing salary credit
 - ☐ Most recent ATO income statement (via MyGov)
 - ☐ Employer searches
 - Obtain employer's contact details through an independent source
 - ABN or ASIC search

Additional required for Foreign PAYG

- ☐ Employer letter or employment agreement

Lease Doc

- ☐ Current lease agreement (minimum 12 months remaining on lease)

Other Income/Savings

- ☐ Evidence of additional income
- ☐ Irregular/casual: Evidence of 12 months income