

Primary Borrower

Your Reference

Date

Product

☐ SMSF

☐ SMSF Express Refi

Application Details

- ☐ Loan Application form with privacy consent form (fully completed, signed & dated)
- ☐ Cover sheet
- ☐ Credit Note
- ☐ SMSF Servicing Calculator **OR** SMSF Express Refinance Serviceability
- ☐ Equifax Reports for each individual guarantor, SMSF trustee company and SMSF Bare Trust
(Note: past 2 years enquiries must be addressed in Credit Note)
- ☐ Valuation (attached/ordered)
- ☐ Evidence of funds to complete (if applicable)

Borrower Identification

- ☐ Certified SMSF Trust Deed
- ☐ Certified SMSF Bare Trust Deed

KYC & VOI Requirements

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

Loan Purpose — Supporting Documents

For New Purchase

- ☐ Full copy of Contract of Sale

For Refinance

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

For Express Refinance

- ☐ 2 Years clear SMSF loan statements*
- ☐ 12 months rental statements/rental credits*
- ☐ Current rates notice for the security

*NOTE: Not older than 45 days at approval

Proof of Income (Not required for Express Refinance)

- ☐ For existing SMSF funds:
 - 2 years Audited tax returns and financial statements - TFN removed
- ☐ For new SMSF funds:
 - Existing Super fund Statement to be rolled into SMSF
 - Annual ongoing costs to be declared on application form or confirmed via accountants letter

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
- ☐ Additional Contributions: Accountants Letter for ongoing contributions

Other Income/Savings

- ☐ Evidence of additional income
- ☐ Cash Management Account Statements confirming contribution & funds to complete
- ☐ Investment portfolio statements (if applicable)

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