

# Optimiser Variable Loan Checklist



This submission includes the following supporting documents

- Loan Application form\*
- Signed privacy consent form\*
- Serviceability Worksheet\*
- Equifax Reports (for each individual / company / trust / other related entities - whichever is applicable)\* *Note: recent enquiries must be addressed*
- Valuation (attached / ordered)
- Employment searches & Accountant searches if applicable

## Borrower Identification\*

- 'KYC & VOI Identification Form' completed, signed
- Certified Identification documents attached

## Loan purpose - supporting documents\*

Documentation required to validate loan purpose

- Full copy of Contract of Sale signed and dated (for new purchase - if any)
- 6 months loan statements (for refinance or debt consolidation)
- Signed Discharge Authority for outgoing bank / financial institution (if applicable)

## Proof of income\* (tick relevant borrower type documentation)

### **PAYG borrower must provide:**

- 2 of 3 most recent consecutive payslips or letter of employment
- Latest 3 month bank statements from a financial institution in the name of the employee showing regular salary credits from the employer OR Latest 6 month bank statements if salary credits varied due to overtime, shift allowances, bonuses or commissions
- In Australia, where the applicants' income includes casual employment, regular overtime, shift allowances, bonuses or commissions then the current and previous years PAYG payment summaries will be required to substantiate the applicants income.
- PAYG employment verification completed (note probation period if applicable)

### **Self-employed borrower**

- Self-employed personal tax returns & notice of tax assessment for the last 2 years (TFN removed) or Accountant's Letter
- Last 6 months personal bank account statements showing distributions, dividends or other credits from the business

### **Other income / savings (all borrower types)**

- Evidence of funds to complete (sufficient to cover borrowers contributions)
- Evidence of additional income (e.g. bonus, rental income, dividends, government payments etc. - if applicable)

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## Additional supporting documents

### For Alt doc borrowing

- Self-employed Income Declaration Form
- Two of the three supporting income documents (Accountants Letter and / or 6 months BAS and / or last 6 Months Trading Statements)

### For Construction Purpose

- Fixed price building contract signed and dated (including scheduled progress payments)
- Construction plans and specifications

\*We require NAATI certified translation for unlisted countries