

Primary Borrower	Your Reference		
Date	Product	SMSF	SMSF Express Refi

Application Details

Loan Application 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

For Each Individual (Guarantor)

KYC & VOI Identification Form

Certified Identification documents attached:

- Passport
- Drivers Licence/Government issued Photo Card
- Marriage/change of name certificate

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)

ONE of the following:

- 2 years Audited tax returns and financial statements - TFN removed
- Existing Super fund Statement to be rolled into SMSF

Accountant letter confirming annual ongoing cost for SMSF (if applicable)

Self-employed

ABN search

2 years company financials*

2 years personal tax returns with NoA*

*NOTE: Only 1 year required if credit score ≥ 700 &

ABN registration ≥ 4 years

Other Income/Savings

Evidence of additional income

Cash Management Account Statements confirming contribution & funds to complete

Investment portfolio statements (if applicable)

PAYG

2 of 3 most recent consecutive payslips

ONE of the following:

- 3 months bank statement showing salary credit
- 2 years ATO Income statement (via MyGov)

Employment verification

- Obtain employer's contact details through an independent source
- ABN or ASIC search