

Optimiser Commercial Loan Application Checklist

Borrower	Your Reference			
Date	Product	SME Full Doc	Alt Doc	Lease Doc

Application Details

- Loan Application with privacy consent form (fully completed, signed & dated)
- Cover sheet
- Credit Note
- Serviceability Worksheet
- 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)

For Each Individual Applicants

- KYC & VOI Identification Form
- Certified Identification documents attached:
 - Passport
 - Drivers Licence/Government issued Photo Card
 - Marriage/change of name certificate (if applicable)

Loan Purpose — Supporting Documents

For New Purchase

- Full copy of Contract of Sale

For Refinance or Debt Consolidation

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

Equity Release

- Current title search
- Evidence of use of funds
- Current rates notice for the security

Proof of Income

Lease Doc

- Current lease agreement (> 12 months remaining on lease)

Self-employed (Not applicable for Lease Doc)

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 registration ≥ 4 years

Alt Doc

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

PAYG (Not applicable for Lease Doc)

- 2 of 3 most recent consecutive payslips
- ONE of the following (applicable if Credit Score <600, NSI <\$500 or DTI > 6):
 - 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
 - Verbal employment checks confirming role, income & length of employment

Other Income/Savings (Not applicable for Lease Doc)

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