

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
<i>(Note: recent enquiries must be addressed in Credit Note)</i>
☐ 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