

# Optimiser Mortgage Loan Application Checklist

Primary Borrower	Your Reference		
Date	Product	Prime	Freedom Expat

## 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

### Additional Required for Expatriate/Foreign Applicants

- Foreign Credit Report
- VEVO search
- PEP Check
- Visa (>12 months remaining) (Expat only)

## Loan Purpose – Supporting Documents

### For New Purchase

- Full copy of Contract of Sale
- Stat dec for Deposit Gifts (if applicable)

### 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

### 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  $\geq 700$  & ABN registration  $\geq 4$  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

#### Additional required for Foreign Company

- 6 months personal bank account statements
- Business/company register checks
- Web presence

### PAYG

- 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

#### Additional required for Foreign PAYG

- Employer letter or employment agreement

### Other Income/Savings

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