

Ultra Easy Refi Document Checklist



Application

- Easy Refi Application Form
- Loan Summary
- Customer Needs Analysis
- Electronic Signature Certificate of Completion
- Privacy Consent
- Easy Refi Calculator
- Valuation

All Applicants

- Certified ID
- Completed VOI/KYC
- Comprehensive Credit Report

Company Directors (if applicable)

- Accountant Letter confirming that all entities are trading profitably or not trading

Existing Property

- Latest Rates Notice
- Latest Rental Statement (if investment property)

Existing Mortgage

- One of the following (either document must be within 60 days at time of submission and show current rate); OR
- Most recent 3 months statement

- Most recent 3 months Transaction Listing that shows account name, BSB, account number and minimum monthly payment

INCOME

PAYG Applicants (within 60 days at time of submission)

- 2 most recent consecutive payslips (Payslips should be computer generated); OR
- Both of the following:
 - Employment Letter AND
 - 3 months bank statements showing salary credits

Self Employed Applicants

Sole Trader / Partnerships

- Personal Bank Statements showing 6 months income credits; OR
- Latest Financials statements;

Company

- Personal Bank Statements showing 6 months income credits; OR
- Both of the following:
 - Latest Financials statements; AND
 - Most recent 3 months company bank statements showing turnover/trading history