

SUPPORTING DOCUMENT CHECKLIST

<u>Required Documents</u>		
All Applications	100 Point ID check is required. Please refer to page 4.	<input type="checkbox"/>
All Applications	Most recent three-month online transaction for personal transaction account. ^{1,2}	<input type="checkbox"/>
<u>INCOMES – if you’re an employee</u>		
All applicants	3 Most Recent Payslips ²	<input type="checkbox"/>
If you are paid overtime	Latest 2 years PAYG summaries (group certificate)	<input type="checkbox"/>
If you’re paid a bonus	Payslip or bonus notice stating amount for previous 2 years	<input type="checkbox"/>
	Bank Statement(s) and transaction listings with evidence of bonus payment for last 2 financial years.	<input type="checkbox"/>
<u>INCOMES – if your self-employed</u>		
If you’re self-employed	Most recent 2 years Financial statements and tax returns for all entity’s income is being used from.	<input type="checkbox"/>
	Most Recent 2 years Personal tax returns with ATO Tax assessment (Notice of Assessment)	<input type="checkbox"/>
	Most recent 2-year Financial statements and tax returns for all entities to demonstrate they are trading profitably.	<input type="checkbox"/>
	ATO Running balance account showing no tax debt is owing	<input type="checkbox"/>
<u>LOW DOC LOANS</u>	Latest 4 BAS statements	<input type="checkbox"/>
	6 Months of business account transactions	<input type="checkbox"/>
	Accountants Letter – Stating income (contact us for this)	<input type="checkbox"/>

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<u>INCOME – Other income</u>		
If you own a rental property	Latest 3 months rental statement for investment property (if applicable) ²	<input type="checkbox"/>
If you earn income from shares/ managed investments/ bonds/ term deposits	Most Recent 2 years Personal tax returns with ATO Tax assessment (Notice of Assessment) and A shareholder certificate or current dividend statement/notice	<input type="checkbox"/>
<u>REFINANCES</u>		
If you are refinancing your loans	Latest 6 months home/investment loan statements (if refinancing) ^{1,2}	<input type="checkbox"/>
If you own a property	Rate notice for all properties	<input type="checkbox"/>
If we are paying out credit cards/Personal loans/Car loans	3 Months recent Credit Card & Other loan statements (if Debt consolidating) ^{1,2}	<input type="checkbox"/>
<u>Other debts not being refinance</u>		
If you have other mortgages we are not refinancing	Latest 6 months of home/investment loan statements and a loan summary stating term, rate and borrower's details	<input type="checkbox"/>
If you have a credit card	Latest 3 months of credit card statements and a loan summary stating term, rate and borrower's details	<input type="checkbox"/>
If you have a car loan or a personal loan	Latest 3 months of personal or car loan statements and a loan summary stating term, rate and borrower's details	<input type="checkbox"/>

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<u>Purchase of a new property</u>		
If you are purchasing a property	Latest 6 months savings statements (if purchasing) ^{1,2}	<input type="checkbox"/>
If property has been bought	Copy of sign Contract of Sale	<input type="checkbox"/>
If you have purchased a property	Deposit receipt(s)	<input type="checkbox"/>
<u>Construction</u>		
If you are using license builder	<ul style="list-style-type: none"> • Copy of fixed building contract • Council approved plans and specifications • Variations /quotes if applicable • Quantity Surveyor Report for building contracts > \$1m • Builders Risk Insurance (Required before funding) 	<input type="checkbox"/>
If you're an owner builder	<ul style="list-style-type: none"> • Copy Council approved plans OR Builders Permit • Break-up of construction costs • Quotations supporting construction costs • Copy of Housing Guarantee and/or domestic insurance policy • Copy of Insurance Policy document for Residential Property Insurance* 	<input type="checkbox"/>

1

For bank/loan statements, you can provide any one statement with full names and account number along with 6 months of online transactions listings. Please print transaction listing as PDF, don't download CSV file.

2

Latest information included in the above cannot be more than 4 weeks old but preferably have them to current date.

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100 Points of Identification Guide

Primary Documents	Choose (0-1)	Points
You Must Provide either: • one primary document or • At least one secondary document that includes a photograph.	Australian birth certificate (not an extract) or birth card	70
	Australian citizenship certificate	70
	Australian Passport (current or expired within the last two years)	70
	International Passport (current)	70

Secondary Documents	Choose (0-1)	Points
Your initial document from this group will be awarded 40 points	Australian driver licence or learners permit (current)	40
	Australian photo firearms licence	40
	State or federal government employee identity	40
	Centerlink or social security card (current)	40
	Department of veterans affairs card	40
	Tertiary education institution photo identity	40

Secondary Documents Continued	Choose (0-4)	Points
All documents in this group will attach 25 points. Only one card from each institution may be counted.	Medicare card	25
	Proof of age card	25
	Property lease / rental agreement	25
	Council rate notice	25
	Property insurance papers	25
	A utility bill	25
	Motor vehicle registration / insurance	25
	Professional or trade association card	25
	A financial institution debit / credit card	25
	A financial institution passbook / statement	25