

Home Loan / Investment Loan Application Checklist

What to bring to your appointment:

Evidence of Income:

PAYG:

- 2 Recent and current payslips (Within the last four (4) weeks (computer generated with employees & employers name)
- A Group Certificate or Tax return with ATO assessment notice
- A letter from your employer on letterhead showing A.B.N, detailing commencement date, Base net income, base gross income excluding superannuation and mode of employment.
- Current employment contract.

Rental / Other Income:

- Copy of current lease agreement
- Recent managing agent statement or Letter from Real estate
- Rental Receipts
- Letter from Centrelink confirming entitlement
- Bank statements for 3 months confirming receipt of Centrelink entitlement

Self Employed Income:

- Last Two years personal and business tax returns with ATO notice of assessment.
- Last two years business financial statements, including Profit & Loss and Balance Sheet

Evidence of your Assets:

- Copy of recent rates notice
- Primary Transactional savings account for a minimum period of a month or statement confirming sufficient funds to complete purchase
- Last six months statements showing savings history

Evidence of your Liabilities:

- Most recent credit card statement
- Most recent personal loan statement

Purchases:

- Copy of Exchanged sales contract or Offer and Acceptance.
- Confirmation sufficient funds to complete the purchase are held

Refinances:

- Home loan / Investment loan statements for the last six months to current date
- Credit card statements for the last six months
- Personal Loan statements for the last six months
- Copy of original letter of offer

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FHOG:

- Original certified copies of ID (refer to acceptable ID on FHOG form)
- FHOG to be signed and returned to our office for submission

NB: All pages of FHOG application are to be certified as a true copy with date and name clearly printed by a JP, Commissioner of Declarations, Solicitor.

Construction / Progressively Drawn Loans:

For unconditional approval we require the following:

- Copy of the signed and dated fixed price Building Contract
- Copy of Building Plans, Building Specifications
- Quotes for additional work signed, accepted and dated by applicant(s) and provider.

To commence Construction Progress Draws we require the following:

- Stamped Council approved building plans
- Builders Risk Insurance, and schedule of payments

Company / Trust:

- Articles of Association
- Copy of certified / dated trust deed

Identification Details:

- New Bank customers, please bring four of the following documents (at least one of the documents must contain your photograph and signature):**

- Drivers Licence
- Credit card
- Medicare card
- Rates notice
- Electricity or gas bill with current address listed

Or only Two of the above if you bring one of the following:

- Birth certificate
- Passport
- Citizenship certificate

Additional Information:

- Credit History Report (CRAA/MY CREDIT FILE)
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