

Supporting documents

Category	Requirements
Individual – PAYG	<ul style="list-style-type: none"> ✓ 2 recent & consecutive payslips (must include borrower's name, Employer's name & ABN, Gross & net income for the period) OR ✓ 6 months transaction account statements from the borrower's FI showing salary credits (Name of employer must be evident) OR ✓ Employment contract coupled with ATO assessment notice or PAYG payment summary OR ✓ Letter from employer signed by payroll officer, director or manager (Must include borrower name, occupation, type of employment (permanent, contract etc), length of employment & Gross salary)
Individual – PAYG employed by family	<ul style="list-style-type: none"> ✓ Payslips, letter, PAYG summary coupled with ATO assessment notice
Individual – self employed	<ul style="list-style-type: none"> ✓ Last two consecutive years Tax returns for individual, and where relevant, business Profit & Loss & Balance Sheets AND ✓ ATO Assessment notices for the last 2 consecutive years ✓ Most recent return MUST be within 18 months of application date ✓ If operating under 2 years the application may be considered on a case by case basis
Rental income	<ul style="list-style-type: none"> ✓ Most recent statement from agent managing the property OR ✓ Current tenancy agreement OR ✓ Rental appraisal from agent/Valuer ✓ Evidence via most recent tax return
Centrelink income	<ul style="list-style-type: none"> ✓ Letter (dated within 6 months of application date) outlining – payment type, who the benefits are payable for, amount & breakup of amount.
Child support	<ul style="list-style-type: none"> ✓ A letter dated within 6 months from the Child Support Agency showing the amount payable, in addition to the name and DOB for each eligible child.
'Other' income	<ul style="list-style-type: none"> ✓ Last two consecutive years tax returns for individual ✓ ATO Assessment notices for the last 2 consecutive years
Debt consolidation/refinance	<ul style="list-style-type: none"> ✓ 3 most recent statements of any debt being refinanced
Debt consolidation/refinance – WITH LMI	<ul style="list-style-type: none"> ✓ 6 most recent statements of any debt being refinanced
Genuine savings – where LMI applies	<ul style="list-style-type: none"> ✓ 3 months statements – if increasing balance ✓ 6 months statements – if non increasing balance ✓ Statements confirming sale of shares ✓ Statements confirming withdrawable super funds ✓ Statements confirming available redraw
Evidence of contribution to purchase & associated costs	<ul style="list-style-type: none"> ✓ Recent rates notice ✓ Savings statement ✓ Where LMI is required the above requirements should be provided.

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Liability statements – where they are not being refinanced	✓ Recent statement of ONE of the borrowers external debts only.
Liability statements – where they are not being refinanced – WITH LMI	✓ 3 months statements of all debts
Purchase Loans	<ul style="list-style-type: none"> ✓ Contract of Sale ✓ Certificate of building insurance (noting Bank Australia as financier)
Refinance Loans	<ul style="list-style-type: none"> ✓ Current Rates Notice ✓ Discharge Authority
Construction Loans	<ul style="list-style-type: none"> ✓ Builders contract ✓ Council approved building plans ✓ Building specifications
Transaction Account Statement	<ul style="list-style-type: none"> ✓ Required for all mortgage loan applications ✓ Most recent bank statement of customers main transaction savings account(s).