

Provide the required documents listed below at submission to ensure your loan application is processed efficiently

INCOME REQUIREMENTS (ONSHORE)	
<p>Salary</p> <p><input type="checkbox"/> 3 months of Bank statements* showing regular and consistent salary credits with full transaction listings and</p> <p><input type="checkbox"/> Latest computer generated payslip or employment letter or personal tax return (not older than 18 months) with an ATO Notice of Assessment</p> <p><i>* If salary is paid into an HSBC account, provide only the HSBC account number.</i></p> <p>Contractor</p> <p><input type="checkbox"/> Executed Contract Agreement</p> <p><i>Where the contract is casual or <6 months remaining:</i></p> <p><input type="checkbox"/> Last year payment summary (if same employer >6 months) or personal tax return with an ATO Notice of Assessment</p> <p>Casual</p> <p><input type="checkbox"/> Documentation required as per Salary Income and</p> <p><input type="checkbox"/> Last year payment summary or personal tax return with an ATO Notice of Assessment or last payslip of the previous financial year showing YTD</p> <p><i>Note: Last 2 years may be required when current YTD payslip is <6 months</i></p> <p>Commissions/Overtime/Shift Allowance</p> <p><input type="checkbox"/> Documentation required as per Salary Income and</p> <p><input type="checkbox"/> Last year payment summary or personal tax return with an ATO Notice of Assessment or last payslip, of the previous financial year, showing YTD</p> <p><i>Note: Last 2 years may be required when current YTD payslip is <6 months</i></p> <p>Bonus</p> <p><input type="checkbox"/> 2 years of employer letters or payslips confirming bonus payments or 2 years payment summaries or personal tax returns with an ATO Notice of Assessment</p> <p>Motor Vehicle Allowance</p> <p><i>Includes associated debts/leases:</i></p> <p><input type="checkbox"/> Most recent payslip or employment contract or latest payment summary to confirm amount of motor vehicle allowance received</p> <p><i>Does NOT include associated debts/leases:</i></p> <p><input type="checkbox"/> Employment contract or latest payment summary to confirm amount of motor vehicle allowance received</p> <p>Fully maintained company car</p> <p><input type="checkbox"/> Employment letter confirming vehicle is fully maintained by the company</p> <p>Veterans/Military/Police pension</p> <p><input type="checkbox"/> Department of Veterans Affairs statement dated within the last 2 months or latest group certificate or payment entitlement letter or most recent payment advice</p>	<p>Self Employed</p> <p><input type="checkbox"/> Most recent 2 years:</p> <ul style="list-style-type: none"> • personal tax returns with an ATO Notice of Assessment • business tax returns including balance sheet and profit and loss statements <p><input type="checkbox"/> 3 months of Bank statements where the income/ drawings is deposited with full transaction listings</p> <p><input type="checkbox"/> If applicant is a contractor, copy of the current contract agreement(s)</p> <p>Rental income (Residential)</p> <p><i>Existing Investment Property</i></p> <p><input type="checkbox"/> Latest rental statement from managing agent or bank statements evidencing payment of rent for the past 3 months or tax return (not older than 18 months) with an ATO Notice of Assessment</p> <p><i>New Investment Property/Property Without Rental History</i></p> <p><input type="checkbox"/> Weekly rental assigned within Bank instructed valuation report or a rental appraisal from a real estate agent</p> <p>Investment income</p> <p><input type="checkbox"/> Last 2 years personal tax returns with an ATO Notice of Assessment</p> <p><input type="checkbox"/> Evidence that the investment is still/will be held ongoing</p> <p>Family Taxation Benefit Part A and B</p> <p><input type="checkbox"/> Centrelink Letter of Entitlement or Statement</p> <p>Parental leave</p> <p><input type="checkbox"/> Employment letter confirming the date the applicant is returning to work and the terms of their employment</p> <p>Non-taxed income</p> <p><input type="checkbox"/> Documentation required as per Salary Income and</p> <p><input type="checkbox"/> Employment letter confirming the details of the non-taxed income</p> <p>Child Support/Child Maintenance income</p> <p><input type="checkbox"/> 3 months of Bank statements showing payment amount and</p> <p><input type="checkbox"/> Copy of the Family Court Agreement or Child Support Agreement</p> <p><i>Note: Private arrangements will not be acceptable</i></p> <p>Superannuation</p> <p><i>For self funded retirees only</i></p> <p><input type="checkbox"/> Statement of holdings dated within the last 3 months and</p> <p><input type="checkbox"/> 3 months of Bank statements showing payment amount or Financial Planner/Adviser or Accountant letter confirming current/proposed drawings or latest year tax return</p>

INCOME REQUIREMENTS (OFFSHORE)

All foreign language documentation must be translated in full to English by an Australian Registered Translator (documents must include translator's stamp)

Salary

- Last 2 months computer generated payslips or Employment Letter **and**
- 3 months of Bank statements showing salary credits **and**
- A website search for the employer

Bonus

- 2 years of employer letters **or** payslips confirming bonus payments

Self Employed

- Most recent 2 years:
 - personal tax returns
 - business tax returns including balance sheet and profit and loss statements
- A website search confirming the business address and contact details

Or

- Letter from an independent, registered/certified practicing accountant (CPA or equivalent) outlining the financial details of the company **and**
- Last 3 months trading bank account statements with full transaction listing for the company
- A website search for the Accountant confirming their business address and contact details

Overseas rental income

- Latest computer generated rental statement from managing agent **or** Bank statements evidencing payment of rent for the past 3 months

PURCHASES

- Copy of the completed Contract of Sale, including the special conditions
- Documentation to evidence funds to complete (i.e. bank statements)
- Statutory Declaration to confirm details of any non-refundable gift (where applicable)
- Where LVR is >85%, evidence of 5% genuine savings must be provided

Prior to settlement

- Foreign Investment Review Board (FIRB) approval (where required)
- Copy of the Transfer of Land

First Home Owners Grant (where applicable)

- FHOG application must be completed and signed (including certified copies of any supporting documents)

MEDICAL PROFESSIONALS PACKAGE

- Confirmation of applicants occupation required to qualify for the Medical Professionals Package

GENERAL

Customer Expenses

- Last 3 months of statements for transaction and credit card statements be provided for the primary credit card of the household

Customer Identification

- ID is to be collected for all new applicants to HSBC
The combination of Primary and Secondary documents must consist of the following:
 - full name
 - date of birth
 - residential address
 - nationality
 - photograph **and**
 - signature

Australian Citizen/Permanent Residents

For applicants residing in Australia

- Copy of Medicare card

External Mortgage Debts (not being refinanced)

- Bank statement **or** internet banking summary is to be provided, which must contain the applicant(s) name, loan limit and date of the statement (for internet summaries the logon date). Statement(s) must be within 2 months of the application submission date.

Company Applicants

- Certified copy of the Certificate of Incorporation
- Customer Identification – for each authorised signatory and/or beneficial owner(s) who hold >10% of the shares.

Building Insurance (prior to settlement)

- Evidence of building insurance must be provided in time for your loan settlement (includes properties under strata management)

Proof of this insurance must be provided when mortgage documents are returned to HSBC

The policy should (excludes strata):

- be for full replacement value **and**
- be taken out in the names of all registered property owners, **and**
- have HSBC Bank Australia Limited noted as having first interest on the policy

REFINANCE

Loans

- Last 6 months statements for loan accounts **and**
- Council Rates Notice **or** Certificate of Title Details (e.g. Volume, Folio, Title Reference, Folio Identifier Numbers, etc)

Prior to settlement

- Copy of clear land tax certificate for investment properties over \$1 million (where applicable)
- Copy of discharge authority for loans to be refinanced

Credit Cards

- Last 3 months statements for credit/store cards are to be provided