

# Suncorp Actual Documentation Requirements (ADR) Checklist Home Lending

ADR Checklist to be followed in terms of the ADR definitions

## Mandatory Documents for all Applications

- Completed and Signed Application Form
- Suncorp Serviceability Worksheet completed
- Primary** Credit Cards/Store Account – Minimum of three (3) continuous months  
Note: If more than 1 Credit Card/Store Account is used as the primary, then obtain for **each Primary** card/account.
- Primary Transaction Accounts – Minimum of three (3) continuous months
- Business Transaction Account - Minimum of three (3) continuous months
- Identification Completed
- ADR Checklist and Declaration signed/completed
- Trust Deed and all Trust variations (Mandatory for new customers)
- All Liabilities (not being refinanced), documentation validating loan balance, interest rate and remaining term.

### Liabilities not being refinanced

- Variable Rate Personal Loans
- Home Loans, Lease\*, Equipment Finance\* etc.  
If not being refinanced, documentation validating loan balance, interest rate and remaining term (which may include statements if available)
- Fixed Rate Personal Loans  
If not being refinanced, documentation validating loan balance and repayment amount (which may include statements if available).

\*Documentary evidence such as a loan account summary can be used to validate the interest rate or remaining loan term in addition to the loan statement/s.

## Income

### PAYG

- A recent computer generated payslip confirming at least 3 months Year to Date income and/or annual salary showing; **OR**
- Bank statements confirming payments from the employer over at least 3 months.

**Where either of the above are not available two of the following documents may be considered where the Bank (not the Broker or other third party) contacts the employer to confirm the details:**

- most recent computer generated tax return prepared by accountant or tax agent; **OR**
- ATO Notice of Assessment; **OR**
- computer generated Payment Summary/Group Certificate / Tax Ready Income Statement; **OR**
- current employment contract

### Self Employed

- The last two consecutive years of end of financial statements and tax returns for all borrowers, guarantors and all related entities when applicable.
- The ATO Notice of Assessment relevant to the period is also required where:
  - financial statements have not been signed by the applicant; **OR**
  - tax returns have not been prepared by a qualified accountant or registered tax agent.

### Rental Income

- Recent property manager's statement; **OR**
- Last two year's tax returns and ATO Notices of Assessment **OR**;
- Copy of a current registered lease(s) over commercial property (Existing or New).
- Bank statement; **OR**
- Signed rental tenancy agreement.
- Suncorp records; **OR**

## Supplementary / Other Income

- Child support payments (Family)
- Term Deposit Interest and Share Dividends
- Other investment Income
- Allowances, regular Overtime, Commission, Casual or Non arms length
- Salary Sacrifice arrangements
- Superannuation income

## Guarantor/s

Generally, a Guarantee and Indemnity will be required from

- All adult individuals, companies and/or Trusts holding material financial interest in the Trust involved in the loan
- Individuals or entities related to the borrower who are interdependent or receive direct or indirect benefit from the loan, i.e. adult beneficiaries, shareholders
- Individuals or entities providing management, cashflows, assets or collateral relied upon in the application assessment, i.e. Trustee and directors

## Loan Purpose

### Property purchase

- Copy of a fully completed, dated and signed Contract of Sale including annexures and special conditions (pro-forma copy for NSW & ACT acceptable).

### Building construction or improvements

- Copy of a fully completed and signed Building Contract or signed Tender, Building plans and specifications.

Note: A copy of the Council Approved building plans will be required prior to 1st progress payment to builder.

**Refinance**

All Liabilities being Refinanced - Minimum of three (3) continuous months.

**Applicants Contribution**

**All home loan applications > 90% (Genuine Savings)**

Most recent 3 months statements confirming deposit or contribution

**All home loan applications <=90% (Alternate Savings)**

Evidence or a recent statement confirming deposit or contribution

**Other Contribution**

Gifts/Inheritances/Bequests

FHOG Proceeds

I confirm all applicable requirements have been satisfied and the supporting documents are enclosed and meet the ADR definitions requirements.

Lender/Broker Signature  U or A Code  Date

Not to be disclosed, copied or provided to anyone except authorised staff or Brokers. Not to be provided or shown to applicants or customers.  
Banking Products are issued by Suncorp-Metway Ltd.