



Your loan application checklist – the paperwork

Standard for all applications

- Fully completed home loan application form (also see OTHER below for companies and trusts)
- Serviceability Calculator must be completed for all applications Serviceability calculator

Income verification

Pay as you go (PAYG)

- Two computer generated payslips less than one month old showing your name, employer's name and ABN, current salary / wage, and year-to-date income, AND Serviceability calculator
- Most recent PAYG summary

If the both of the above are not available, one may be considered, plus one of the following:

- Employment Contract
- Employer letter on company letterhead stating annual income, position, basis and term of employment
- Three months of bank statements showing regular electronic payments with your employer's name showing

Self employed or a company

- Most Recent two years' **full tax returns** (business and personal) AND most recent two years' tax assessment notices
- Copy of your ABN – must have been current for at least two years

Rental income (only applicable if source of income is not from security property)

- Proof of rental income on investment properties by rental statements, current lease / tenancy agreement or rental appraisal (where property being purchased, or not previously rented)

Loan type

If you are purchasing an existing property

- Full copy of purchase contract signed and dated by both the purchaser and the vendor.

If you are building

- Full copy of signed and dated land and building contract AND building plans and specifications
- Full copy of the purchase contract signed and dated by both the purchase and the vendor (Only applicable if land is also being purchased)

If you are refinancing a current property

- Last six months statements of all loans being refinanced
- Rates notice

Evidence of source of deposit

- If LVR 85%+** Three months' bank statements showing funds to complete purchase (including min 5% genuine savings)
- If LVR <85%+** Current bank statement showing sufficient funds to complete
- For First Home Owner loans: evidence of sufficient funds to meet equity requirements and all associated costs
- First Home Owners Grant application form (if applicable)

Company and Trust Application Requirements

Application Form

- Loan application in company name or trust name including assets and liabilities statement, AND
- Loan application guarantor / director's name(s) / trustee(s) name(s) including assets and liabilities statement
- Provide the name and address of all Directors / Shareholders / Trustees / Beneficiaries if not already captured in the loan application form

Trust Applications

- Certified copy of the Trust Deed with ALL pages
- Confirmation from borrower/s that NO amendments have been made to the provided Trust Deed
 - Email from the borrower is acceptable as long as email is recognisable as belonging to the borrower/s
 - If there has been amendments, certified copy of amendments is required
- If application is for a Unit Trust, current unit holder register is required