



All applications

- Applicants/guarantors Identification 100 Point Check (include copies of photographic identification)
- Any applicable up-front fee (e.g. valuation, fixed rate lock-in, application fee)
- Rates Notice for all properties owned
- Last 3 months for credit/store cards if repaid in full each month

PAYG applications

- Latest pay slip, PLUS
- Latest Group Certificate or Taxation Return (Last 2 years Group Certificate or Tax Returns required if less than 12 months in current job)

Self-employed applications

- Last two years full business/company Taxation Returns and financials, PLUS
- Last two years full personal Taxation Returns

New purchase applications

- Front page of the Contract for Sale/Contract Note
- Statutory Declaration stating that funds being gifted are non-repayable (if applicable)
- Last 3 months statements confirming genuine savings pattern (loans involving Lenders Mortgage Insurance)
- Completed application for First Home Owners Grant (if applicable)

Refinance applications

- Last 6 months statements of loans being refinanced
- Last 3 months statements for credit/store cards being refinanced



Investment property applications

- Letter/statement from Real Estate Agent confirming proposed/existing rental income or lease agreement
- Description of property e.g. warehouse, office, factory, studio apartment (if not residential house/unit)

Trusts

- Trust Deed, PLUS
- Last two years full Taxation Returns of the Trustee

Lo Doc loan applications

- Customer Declaration, PLUS
- Last 6 months statements of any existing loans being refinanced, PLUS
- Latest one month business working account bank statements (self-employed only) – except in refinance cases where latest three months are required

Construction loan applications

- Fixed price building contract/quote/tender, PLUS
- Proposed building plans and specifications

This checklist is a guide only and not should not be relied upon as a comprehensive checklist.