

GENERAL LOAN SUPPORTING DOCUMENT LIST

The following is a listing of the general documents that are required to support any loan application. It would be appreciated if you could please bring all documents relevant to your personal situation with you to your meeting. The relevant documents are required for all applicants of the loan.

DOCUMENTS		
<i>Income - PAYG</i>		<i>Income - Self Employed</i>
2 x Most recent consecutive payslips, no older than 4 weeks of age		Last 2 years Business Tax Returns
PAYG Summary Last Year		Last 2 years Financial Statements: including profit & loss and balance sheet
PAYG Summary Previous Year (if using bonus and overtime)		Last 2 years Individual Tax Returns
Most recent 3 month transaction history on the account to which your salary/wage is credited		Last 2 years Notice of Assessment (NOA)
<i>Other Income - Rental/Investment</i>		Most recent 1 month transaction history on the business transaction account
Most recent monthly rental agency statement for all existing rental properties		<i>Liabilities NOT being refinanced</i>
Rental appraisal letter for any potential rental income		Most recent statement on existing home loan
Government Pensions or Benefits - eg. FTB or Carers Allowance		Most recent statement on any existing investment loan/s
<i>Liabilities being refinanced</i>		Most recent statement on existing personal/car loan
Most recent 6 months statement for existing home loan		Loan contract or statement for Novated Lease
Most recent 6 months statement for existing investment loan/s		Most recent statement on any existing credit card/store card - even if balance owed is \$0
Most recent 3 months statement for existing car or personal loan/s		Recent statement on HELP Statement (HEX Debt)
Most recent 3 months statement for existing credit card/store card/s		Statement/Assessment/Agreement for Child Support/Maintenance payments
Note: statement must be no older than 4 weeks of age, if statement is outside this timeframe an internet transaction listing is acceptable for the period after the statement ending date. Transaction Listing must include name, account number and running balance.		<i>Security & Existing Property/s</i>
<i>Banking/Savings/Funds to Complete</i>		Front page of Contract of sale for intended purchase property <i>Note: Full Contract of Sale required if special conditions are listed on the front page of contract</i>
Screenshot of front page/summary of Internet banking – all institutions you have facilities with		Rates notice for existing properties
Most recent 6 months statement on any savings/transaction accounts (if showing genuine savings)		Construction: copy of tender or building contract, including floor plan & progress draw schedule
Gift Letter - required if funds are being given to assist with purchase		<i>Insurance and Superannuation:</i>
<i>Identification - 2 forms of ID required (1 must be photo)</i>		Most recent superannuation statement - all funds
Australian Driver Licence - front and back		Policy for current life/income/trauma insurance you have in place
Passport - current or expired less than 2 years		Policy for current general insurance you currently have in place
Birth Certificate (Change of name evidence eg Marriage Certificate if required)		Policy for current life/income/trauma insurance you have in place