

DOCUMENTS REQUIRED

Lenders will require evidence of:

Who you are, what you earn, what you have and what you owe.

This can be given by providing some or all of the documents below depending on your circumstances.

Further information may be requested depending on the bank.

PLEASE PROVIDE BELOW REQUIRED FOR YOUR CIRCUMSTANCES

IN PDF FORMAT

ID: Originals will be required, sighted and copied.

- A copy of your current Australian Driver's Licence (front and back of licence required)- Proof of Age if no Drivers Licence held.
- A copy of your current Passport
- A copy of your current Medicare Card

If unable to provide the above ID or have changed your name or recently arrived in Australia. Please provide any of the below applicable to your circumstances

- Birth Certificate
- Marriage Certificate
- Residential Visa

PAYG INCOME -

PLEASE REMOVE ALL EVIDENCE OF TAX FILE NUMBER

Please provide 2 consecutive, computer-generated payslips with the most recent dated within the past

month. Each payslip must display:

- Employer's name
- ABN (except for government bodies) Employee's name
- Break up of YTD income (eg. overtime, allowances)
- Superannuation fund name and contribution amount
- Credited bank account
- Hours breakdown
- Pay period
- **LETTER of OFFER** if recently commenced.

If multiple positions held, please provide for all Employers

END OF FINANCIAL YEAR INCOME CONFIRMATION

PLEASE REMOVE ALL EVIDENCE OF TAX FILE NUMBER

Please provide:

- Your employer issued PAYG Payment Summary from the most recent financial year.
- NOA
- TAX RETURN

SUPERANNUATION

Please provide:

- Most recent Superannuation Statement showing balance and any Life and Disability Benefits

SELF EMPLOYED, COMPANY AND TRUST INCOME

PLEASE REMOVE ALL EVIDENCE OF TAX FILE NUMBER

Please provide: the last 2 financial years.

- Tax Returns
- ATO Notice of Assessment
- Financial Statements (Company / Trust) -Accountant prepared Profit & Loss Statement and Balance Sheet, both showing last 2 financial years.

INVESTMENT INCOME

Please provide: proof of any other investment income:

- Most recent Management Statements
- Current Lease Agreement
- Bank Account showing Rental Deposits

CENTRELINK PAYMENTS

Please provide: proof of government Centrelink and/or pension payments.

Letter from Centrelink confirming benefit amount, less than 1 month old. Letter must be downloaded

by the customer from the [My Gov](#) website:

- Family Tax Benefit Part A and B
- Carers Income
- Supplement Payments
- Aged Pensions
- Veteran Affairs Pensions
- Disability Pensions
- Widows Pensions

PORTFOLIO INCOME

Please provide:

Copy of statement/s showing income received from other investments

- Superannuation
- Shares
- Debentures
- Etc

CHILD SUPPORT/ MAINTENANCE DOCUMENTS

Please provide: evidence of either Family Law Court Order

- Letter from the Child Support Agency
- Solicitor's Private agreement
- Plus: Bank Account (Statement-Transactions) showing up to date required deposits

BANK ACCOUNTS

Please provide: the most recent statements/transactions up to the date of this request for the following. Need to show- Account Name, BSB & Account Number

- Bank Summary page showing all accounts held and balances.
- Last 3 months for accounts receiving income
- Last 3 months for accounts used for regular spending/ bills, (if different than previous).
- Last 6 months for savings if required for purchase

Bank Loans

Please provide: the most recent statements/transactions up to the date of this request for the following. Need to show- Account Name, BSB & Account Number

- Last 6 months for all loan accounts held, showing current rate & required payment
- Contracts and Terms for above loan accounts.
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Other Loans & Liabilities

Please provide: the most recent statements/ transactions up to the date of this request.

- Last 6 months for all loan accounts held
- Contracts and Terms for above loans.

Credit Cards & Store Cards

Please provide:

- The most recent 3 months statements in full for all Credit Cards & Store cards held, including After pay accounts etc.

HECS & HELP Statements

Please provide:

- Your most recent statement, these are found at MyGov.

GIFT LETTER

Please provide:

- A signed letter from the patron saying the gift is unconditional and not subject to repayments.
If the gift is repayable then it will be included as a family loan not a gift and we will require The loan conditions and repayment details.

COUNCIL RATES NOTICE

Please provide:

- A copy of the most recent Council Rates Notice of all properties currently held.

PROPERTY PURCHASE DOCUMENTS

Required as soon as available. This could be at time of commencement of application preparation or prior to settlement.

COS (Contract of Sale)

- A copy of the executed contract of sale for the property you are purchasing.

Deposit Receipt

- A copy of the deposit receipt from the Real Estate Agent or Conveyancer.

Property Insurance

Please provide:

- Certificate of Currency

It should include:

- Property address
- Name of all property owners
- Insurance company name
- Date of the insurance is current
- Bank that will be holding an interest in the property