

INFORMATION REQUIRED FOR LOAN SUBMISSIONS

Identification (legible copies)

- Passport **OR** Birth Certificate **AND**
- Drivers Licence

Confirmation of name change if it differs from Birth Certificate to Drivers Licence(ie: Marriage Certificate)

Properties

- Rates Notice/s (current)
- Rental income confirmation (letter from agent, agent statements or copy of lease)

Loans

- 12 months statements for Home Loans (if being refinanced)
- Latest Statement for *Non*-Refinance Home Loans
- Latest statement for ALL Credit Cards
- Latest statement for Vehicle finance/ Personal Loans (OR Contract and copy of statement where payments are being deducted)

Original statements are to be accompanied by internet printout where latest statement is over 30 days old

Income (PAYG)

- 3 most recent payslips (computerised – with one no older than 4 weeks)
- Latest tax return, group certificate and ATO Assessment notice
- Letter from employer detailing: Base Net Income, Base Gross Income, Length of service, mode of employment. **MUST** be dated and on employer letter head. *To be accompanied by one of the above.*
- Letter from Government Dept confirming income/benefit (no older than 3 months)

Self Employed (Full Doc)

- 2 years tax returns (Individual **AND** Business) **AND** Tax Assessment Notices
- 2 years Company Financials (Profit & Loss, Balance Sheet)
- Trust Deed/ Company Registration Certificate (Trust/Company Applications)

Self Employed (Low Doc)

- 3 Months Trading Account statements
- 12 Months BAS
- 12 months forward Cash Flow Projections (*if trading less than 2 years*)

Purchase

- Purchase Contract
- Savings statement covering 3 month (*Must be consecutive & no older than 4 weeks*)
Internet printouts acceptable but MUST be accompanied by one original statement

Construction

- Building Contract (fully signed by all parties & dated) /Tender /Quotes
- Building Plans
- Building Specifications (fully signed)
- Development./ Building Approval