

LOAN INFORMATION REQUIREMENTS



INCOME VERIFICATION

PAYG Applicants:

- Last two most recent computer generated payslips (Must Include; Employers name and ABN, pay period, gross and net income amounts and YTD income details) OR Letter from the employer* or a copy of the employment contract, which must be signed by both the employer and employee
- Australian Income Tax return for the most recent financial year and the latest Australian Tax Office assessments OR Australian PAYG payment summary for the most recent financial year (Group Certificate)

Self Employed:

- Last two years Individual / Company Income Tax Returns AND ATO Assessment Notices
- Last two years Company Financial Statements (ie, Profit & Loss and Balance Sheet)

Rental Income:

- Copy of current Rental / Tenancy Agreement OR recent receipt / statement provided by the Real Estate Agent that is not more than one month old.



NEW PURCHASE APPLICATIONS

- Contract of Sale (New Purchase) AND Proof of deposit paid or evidence of funds available to complete purchase.
- Last 3 to 6 months bank account savings statements
- First Home Owners Grant forms (if applicable)



REFINANCING AND/OR DEBT CONSOLIDATION APPLICATIONS

- Copy of the most recent Council Rates Notice
- Home Loans - Last 6 months loan statements (and payout figure if applicable)
- Personal Loans - Last months loan statements (6 months if consolidating)
- Credit Cards - Last months credit card statements (3 months if consolidating)
- Lease / Hire purchase - Copy of contract and copy of Bank Account Statement showing repayments being withdrawn for the last 6 months (if applicable)



CONSTRUCTION LOANS

- Building Tender
- Plans, Specifications and Council DA Approvals
- Fixed Price Building Contract



IDENTIFICATION AND OTHER

- Copy of Identification documents as per 100 Point ID Checklist
- Superannuation statement
- Life Insurance / Income Protection Insurance policy