

Essentials Supporting Document Checklist

Prime, Near Prime & Alt Doc

In order for your client(s) application to proceed to the assessment stage, we will require the following documents to be provided, as applicable. Note: The below items are mandatory in order to progress to assessment (where applicable).

INFORMATION TO INCLUDE WITH EVERY RESI APPLICATION

- | | |
|---|---|
| <input type="checkbox"/> Signed application supplement | <input type="checkbox"/> Electronic application, please be sure this is fully completed |
| <input type="checkbox"/> Copy of fully completed serviceability calculator | <input type="checkbox"/> Detailed broker notes |
| <input type="checkbox"/> Identification documents for all applicants and guarantors on the loan | |

IF PAYG (REQUIRED)

For each PAYG applicant:

- | | |
|---|---|
| <input type="checkbox"/> Two most recent consecutive payslips, the most recent being no older than 60 days, plus | <input type="checkbox"/> Most recent PAYG payment summary/Income Statements |
| <input type="checkbox"/> Bank statements reflecting regular salary credits evidencing name of employer – minimum of 2 credits (most recent deposit evidenced within the last 60 days) | <input type="checkbox"/> Most recent ATO tax return and tax assessment notice |
| | <input type="checkbox"/> Copy of current employment contract; |

If PAYG Contractor, please also provide:

If not available for any reason:

- 1 Payslip less than 60 days old; or
- Bank statements reflecting regular salary credits evidencing name of employer – minimum of 2 credits to be evidenced; Plus one of the following:
 - Letter from employer less than 60 days old on Company letterhead with ABN, signed & dated

- Employment Contract

IF SELF-EMPLOYED (REQUIRED)

Full Doc

Alt Doc

Up to 80% LVR

- | | |
|---|--|
| <input type="checkbox"/> Most recent certified tax returns and financials (Business and personal tax returns where applicable plus assessment notices), plus either: <ul style="list-style-type: none"> <input type="checkbox"/> Most recent 6 months of BAS or <input type="checkbox"/> The previous year of certified tax returns and financials (Business and personal tax returns where applicable plus assessment notices) | <input type="checkbox"/> Declaration of financial position (signed by each applicant and guarantor, where applicable), plus one of the following: <ul style="list-style-type: none"> <input type="checkbox"/> Accountant's Letter <input type="checkbox"/> 6 months BAS <input type="checkbox"/> 12 months of accountant prepared business trading statements <input type="checkbox"/> 6 months business bank statements |
|---|--|

Over 80% LVR (LMI requirements apply)

- Last 2 years certified tax returns and financials. (Business and personal tax returns where applicable plus assessment notices)

IF REFINANCING (REQUIRED)

Debts being refinanced:

- Most recent 3 months statements, no more than 60 days from last transaction or statement date; or
- One loan statement AND corresponding Internet transactions (clearly including name & account number) to support
- Copy of most recent Council Rate Notice for all security properties

For equipment finance:

- Most recent transaction account statement showing direct debits; or
- A copy of the contract to confirm the contracted payment amount.

If LVR above 80%, LMI requirements apply, this generally requires 6 months of statements for mortgage debts being refinanced. We reserve the right to request the most recent statement for facilities not being refinanced, alternatively, please provide your copy of the client's comprehensive credit report.

IF PROPERTY BEING PURCHASED

- | | |
|---|---|
| <input type="checkbox"/> Copy of the Contract of Sale | Loan applications with an LVR over 90%: |
| <input type="checkbox"/> Proof of funds to complete | <input type="checkbox"/> 5% genuine savings evidenced over 3 months |

OTHER INCOME (REQUIRED)

Proof of Rental Income (one of the following):

- Existing (rental statements or bank account deposits evidencing rental deposits)
- New (real estate agent appraisal), we will also rely on the rental estimate obtained from the valuation report (if applicable)

Other Income

- Verification is required for income to be included in serviceability calculation

LIVING EXPENSES, DEBTS NOT BEING REFINANCED & EXIT STRATEGIES

- Itemised declared living expenses verified for reasonableness in terms of applicant's financial and spending position
- Identify and explain any discrepancies between past and present spending habits

Debts not being refinanced (one of the following):

- Most recent statement covering a minimum of 1 month , no greater than 6 months
- Most recent credit card statement, no greater than 31 days old
- Copy of a recent comprehensive credit report demonstrating sound conduct
- Exit Strategy to be provided for any applicant should loan term exceed retirement age