



Customer Verification Checklist

Photocopies of the following documents are required for ALL applicants in order to assess the loan:

Employed Persons – PAYG

- Last 3 current pay slips **or** (only if payslips not available)
- Letter from employer on letterhead (with ABN) stating applicants name, commencement date, full entitlements i.e base salary, bonuses, allowances and super. Also details of any probation periods applicable.
- Group certificate for last 2 years (or tax returns)

Self-employed Persons – Individuals & Business

- Last 2 years tax returns – personal and business including profit and loss / balance sheets

General Income confirmation

- Rental properties – Confirmation from real estate re current rental/lease agreement or rental statements
- Letter from centrelink re pensions, family payments etc
- Confirmation of maintenance re CSA letter and bank statements for last 6 months showing receipt

Savings History

- Proof of genuine savings history – bank statements for deposit over past 3 months &/or 6 Months rental statement
- Proof of funds (share statement / super fund / managed fund / bank accounts)
- Copy of receipt for deposit paid

Purchase of Property

- Contract of Sale
- Proof of funds from sale of previous property – Contract of Sale and copy of last loan statement showing remaining loan amount.
- Name, address and contact number for Conveyancing Agent or Solicitor

Purchase of Property - Investment

- Confirmation of rental income for property – copy of lease agreement or rental letter

Construction of Property

- Quote, Inclusions and Fixed Priced Building contract
- Building Plans and Specifications

Refinance of Property

- Last 3 months bank statements for lender being refinanced

Liabilities

- Most recent credit card and store card statements (3 months if consolidating)
- Most recent statements of all other loans (3 months if consolidating)

Other Details

- Copy of Rates notice for all properties owned
- Statutory Declaration regarding any Gift used as deposit and stating that gift is for \$..... and is "non-refundable" and signed by the person giving gift.
- Completed First Home Owners Grant with certified copies of birth certificates and marriage certificate, Drivers License, Medicare Card and Electoral Roll or Utilities Bill/Insurance policy.

Identification (require 100pts but may vary depending on lender)

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|--------------------------|--|-----------|
| <input type="checkbox"/> | Copy of Passport or Birth Certificate / Citizenship Certificate | 70 points |
| <input type="checkbox"/> | Copy of Driver's Licence / Pension Card | 40 points |
| <input type="checkbox"/> | Copy of Rates Notice / Certificate of Title | 35 points |
| <input type="checkbox"/> | Copy of Medicare Card / Seniors Card / Public Utility Bill/ Credit Card / Passbook | 25 points |

YOUR LOAN MAY BE DELAYED IF THE ABOVE INFORMATION IS NOT SUPPLIED

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