



Commercial Loans

Customer Verification Checklist

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

Self-employed Persons – Individuals & Business

- Last 2 years tax returns – personal and business including profit and loss / balance sheets (existing business)
- Interim Profit & Loss Statements from Accountant for period ending / /
- Last 2 years business financial statements for any business being purchased.
- Cashflow forecast for the next 12 to 24 months

Employed Persons – PAYG (if there is to be any income apart from business)

- Last 3 current pay slips
- Letter from employer on company letterhead with ABN stating applicants name, commencement date, full entitlements i.e base salary and super. Also details of any probation periods applicable.
- Group certificate for last 2 years or tax returns

General Income confirmation

- Rental properties – Confirmation from real estate re current rental/lease agreement
- Letter from centrelink re pensions, family payments etc
- Confirmation of maintenance re CSA letter and bank statements for last 12 months showing receipt

Funding

- Proof of funds (share statement / super fund / managed fund/ bank accounts) to complete purchase
- Copy of Rates notice for all properties/securities owned

Purchase of Property/Business

- Contract of Sale/Sale contract for the business (including any GST amounts that will be incurred)
- Copy of receipt for deposit paid
- 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
- Copy of rental statements

Construction of Property

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

Liabilities

- Most recent credit card and store card statements (6 months if consolidating)
- Last 6 months statements of all other loans

Identification (require 100pts)

- Copy of Passport or Birth Certificate / Citizenship Certificate 70 points
- Copy of Driver's Licence / Pension Card 40 points
- Copy of Rates Notice / Certificate of Title 35 points
- Copy of Medicare Card / Seniors Card / Public Utility Bill 25 points
- Copy of Credit Card / Passbook 25 points

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

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