

Loan Application Checklist



Primary Borrower:

Date:

This submission includes the following supporting documents

- ☐ 1.1.1 Application Form and Privacy Consent *(Note: required to be fully completed, signed and dated)
- ☐ 1.1.2 Customer Needs Analysis *(Note: required to be fully completed, signed and dated)
- ☐ 1.1.3 Serviceability Outputs
- ☐ 1.1.5 Valuation Report *(No more than 3 months old at time of approval and no more than 6 months old at time of settlement.)
- ☐ 1.1.6 Employment searches & Accountant searches if applicable

Borrower Identification

- ☐ 1.2.1 KYC VOI Identification Form *(Note: Non-editable format)
- ☐ 1.2.2 Certified Identification documents *(Note: Colored copies required, including the back of the ID if applicable.)

Loan Purpose - Supporting Documents*

For Property Purchase

- ☐ 1.3.1 Deposit paid
- ☐ 1.3.2 Contract of Sale *(signed and dated)
- ☐ 1.3.3 Funds to complete *(Further evidence of genuine savings may required)/ Gift fund (Letter from the donor)
- ☐ 1.3.4 Other Loan Statement *(if applicable)

For Property Refinance

- ☐ 1.4.1 Council rates *(Latest rate notice)
- ☐ 1.4.2 Loan Statement *(Most recent 3 months Consecutive Home Loan (mortgage) statements, no more than 60 days old)
- ☐ 1.4.3 Other Loan Statement *(if applicable)

*For 'like for like' refinance only:

- ☐ 1.4.4 Self Certified Income & Repayment Declaration form.
- ☐ 1.4.5 12 months consecutive home loan statements.

For Equity Release

- ☐ 1.5.1 Equity release purpose

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Proof of Income* (tick relevant borrower type documentation)

- ☐ 1.6.0 Employment Income Verification Form *(Non-editable format)

PAYG borrower

- ☐ 1.6.1 Payslips *(2 most recent consecutive payslips, less than 60 days old); AND one of the following:
- ☐ 1.6.2 Employment letter *(less than 60 days old)
- ☐ 1.6.3 Bank statement *(showing at least 1 month of regular salary credits)
- ☐ 1.6.4 Tax assessment notice
- ☐ 1.6.5 PAYG summary

Self – employed borrower – Full Doc (all tax file numbers on tax returns provided are required to be blacked out.)

- ☐ 1.7.1 Company tax returns and financial statements *(Super Prime: Last 2 years, other products: Last 1 year)
- ☐ 1.7.2 Individual tax returns and Notice of Assessment*(Super Prime: Last 2 years, other products: Last 1 year))

Self – employed borrower – Alt Doc

- ☐ 1.8.1 Borrower Income Declaration, plus one of the following
- ☐ 1.8.2 Accountant Declaration, or
- ☐ 1.8.3 Company bank statements *(most recent 6 months), or
- ☐ 1.8.4 BAS statement *(most recent 6 months), or
- ☐ 1.8.5 ATO portal

SMSF borrower

- ☐ 1.8.6 Certified SMSF Trust Deed (if deeds are signed by Docusign with audit trail, no certification required)
- ☐ 1.8.7 Certified SMSF Bare Trust Deed (if deeds are signed by Docusign with audit trail, no certification required)
- ☐ 1.8.8 Certificate of registration for the SMSF trustee company (or ASIC company search)
- ☐ 1.8.9 Certificate of registration for the Bare Trustee company (or ASIC company search)
- ☐ 1.8.10 The most recent audited tax returns & financials PLUS the auditor's report (for existing SMSF over 15 months only, not for newly set up SMSF)
- ☐ 1.8.11 Accountant letter to confirm annual ongoing cost for SMSF (especially for newly established funds and has no tax return)
- ☐ 1.8.12 Accountant letter to confirm rollover (members sometimes contribute to their retail/industry fund) and SGC will be contributed to SMSF

Rental income

- ☐ 1.9.1 Rental statements *(less than 60 days old)
- ☐ 1.9.2 Rental appraisal *(less than 60 days old)
- ☐ 1.9.3 Private Lease agreement *(submitted with most recent 3 months of bank statements showing rental income)
- ☐ 1.9.4 Tax returns

1.9.5 Other income

- ☐ Bonus Payments Salary Sacrifice Salary Packaging
- ☐ Australian Government Bond Income
- ☐ Other Investment Income
- ☐ Family Tax Benefit
- ☐ Social Security Benefits and Government Pensions Child Support / Maintenance
- ☐ Maternity Leave

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Others Supporting Documents

- ☐ 1.9.6 Boarding letter (if applicable)
- ☐ 1.9.7 Signed Exit Strategy *(applies for all applicants aged 50 years old and over, or if the customer will retire from employment prior to the maturity of the loan term)

*For LMI deals only:

- ☐ 1.9.6 GM Premium Calculator output

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