

## Things you'll need when you apply for a loan



### INCOME: For PAYG earners

- 3 recent payslips with Year to Date (YTD) income or
  - 3 months bank statement with your name on the bank statement showing your salary going in
- If you don't have one of the above, or if your most recent payslip doesn't include YTD income, simply provide it with one of the following to confirm you've been employed for 3 months:
- Another payslip dated 3 months prior to your most recent payslip
  - Tax return (not older than 18 months) and an ATO Notice of assessment
  - A letter from your employer to confirm previous employment.
  - Employment Contract



### INCOME: For Self Employed

- Last 2 years full tax returns (Personal and Business/Company).
- Your ATO Notice of Assessment for the last 2 years to go with your tax returns
- Full Financial Statements for the last two years of all related Companies/Businesses.



### SAVINGS

- Copies of all bank or investment statements evidencing deposit funds saved over the last 6-12 months.



### GIFTS

- A letter is required from the person providing the cash gift, stating the amount and that it is not repayable.



### INVESTMENT

If you have rental Income, please provide one of the following:

- Copy of current lease or Evidence of receipt of rental income for the last 3 months.

If you are purchasing another investment property, please provide one of the following:

- Copy of the current lease if the property is being purchased leased
- Rental appraisal from the agent on the expected rental return for the property



### OTHER INCOME

- If you have any other income such as from interested and dividends, superannuation/ pension/annuity, foreign income or government income sources, please bring along evidence of these.



## REFINANCE

- Three months Loan statements evidencing satisfactory conduct of existing loans being refinanced.
- Copy of latest council rate notice for each security property.



## PURCHASE

- The sign contract of the property you are buying showing purchaser and price details.



## INSURANCE DOCUMENTS

Please bring any documents that can provide information about your current insurance policies, including:

- |  |   |
|--|---|
| <input type="checkbox"/> Home and contents insurance   | <input type="checkbox"/> Life Insurance                 |
| <input type="checkbox"/> Investment property insurance | <input type="checkbox"/> Total and permanent disability |
| <input type="checkbox"/> Income protection             | <input type="checkbox"/> Trauma Cover                   |



## CONSTRUCTION

- |  |   |
|--|---|
| <input type="checkbox"/> Copy of plans and specifications.     | <input type="checkbox"/> Copy of builders insurance   |
| <input type="checkbox"/> Copy of Builder's fixed price tender. | <input type="checkbox"/> Copy of the council approval |



## OTHER INFORMATION NEEDED FOR ALL APPLICATIONS

- Three months statements on all existing loans you have ie car loans, personal loans, business loans
- Three months statements on any credit cards you have - even if you pay them off in full each month.



## IDENTIFICATION

- Copy of Passport or Birth Certificate
- Drivers Licence
- Medicare Card
- Marriage Certificate if you have changed your name



## SUPERANNUATION

- Copies of all your super statements