

Supporting Documents Required

Thank you for choosing us to arrange your home loan. We guarantee to give you the best, most practical advice we can to help you with your home Loan. So that we can obtain as quick and accurate decision as we can, we ask that you bring the following information with you:

Identity:

Any one of:

- Drivers License
- Passport

PAYG Income:

Any two of:

- Your last 2 consecutive payslips
- Letter from employer (dated in the last month, on letterhead, with full contact details)
- Your most recent Payment Summary (Group Certificate) and Tax Assessment Notice
- If you have changed employment in the last year or you have other forms of income, a copy of your last 2 years Income Tax Returns and Tax Assessment Notices

To prove your self-employed Income:

- Copy of last 2 years Income Tax Returns (BOTH personal and company returns & Tax Assessment Notices)
- Copy of last 2 years Balance Sheets and Profit & Loss Statements

If you receive rent on investments:

Any one of:

- Copy of executed Lease Agreements OR Managing Agent's Statements
- Letter from Real Estate Agent detailing the potential market rental

New Property Purchase:

- Front page of Contract of Sale (signed by Vendor and Purchaser)
- Copy of receipt for deposit already paid

If You are Building:

- Copy of Council Approved Plans
- Copy of Fixed Price Building Contract (detailing amount and timing of progress payments)
- Copy of Building Specifications/Schedule of Finishes

First Home Owners Grant:

- Certified copy of Contract of Sale
- Certified copy of Identification documents (for all borrowers/purchasers)
- Original of First Home Owners Grant Application Forms

Refinance:

- Copy of loan statements and/or receipts of payments made for the last 12 months for ALL loans being refinanced
- Copy of latest Rates Notice showing title particulars
- Copy of Building Insurance Policy

Asset/Saving History:

- A copy of your last 6 months statements of your savings/cheque accounts verifying your cash holdings
- Copy of all loan (or lease) statements and/or receipts of payments made for the last 6 months
- Copy of all Credit Card Statements for the last 6 months
- A Statutory Declaration from any person providing a monetary gift to assist with the transaction (the Declaration must state the amount involved and that it is an unconditional, non-repayable gift).

