

ALL APPLICATIONS

Fully Completed Application Pack
Servicing Calculator
Valuation
Executed SMSF Trust Deed
Security Trust Deed
Verification of ID (VOI)

INCOME ASSESSMENT

PAYG

Two most recent payslips (issued within six weeks of application)
Most recent PAYG summary or Notice of Assessment

Self Employed (Full Doc)

Two years recent tax returns for entities used for servicing purposes
Two years recent financial statements for entities used for servicing purposes
Two years tax returns for all individuals and matching Notice of Assessments (if reliant for servicing purposes)

Self Employed (Alt Doc)

Borrower Declaration plus one of the following:
Accountants Declaration; OR
Six Months Business Activity Statements (BAS); OR
Six Months Business Bank Statements

SERVICEABILITY

Rental

Most recent rental statement (issued within 6 weeks of submission)
Executed lease agreement or alternative
Two rental appraisals or valuation confirming rental income (purchases only)

PURPOSE

Refinance

Six months loan statements for all mortgage facilities being refinanced (issued within six weeks of application)
Three month statements for leases, personal loans, credit cards (issued within six weeks of submission)
Check for adverse conduct – where evident, the appropriate explanation is required
Copy of previously executed legal advice certificate

Purchase

Full copy of the executed Contract of Sale including all special conditions
Confirmation of funds to complete

SMSF

Existing

12 months recent SMSF statement
Two years recent financial statements for SMSF entities

New SMSFs

12 months of the retail Superannuation fund statements
