

ALL APPLICATIONS

Fully Completed Application Pack
Servicing Calculator
ID Requirements - Legible Copies of Borrowers ID (Broker Certified)
Valuation
Trust Deed (if applicable)
If brokerage is being charged, please attach signed mandate with the borrowers signature as authority to pay and please send in an invoice after settlement for payment

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)

Prime Product: Two years Tax Returns, Notice of Assessment and two years financials
Near-Prime & Specialist Products: One Year Tax Return and Notice of Assessment

Self Employed (Alt Doc)

All Products:

Accountant's Declaration in standard format & Borrower Declaration; OR
Six Months Business Activity Statements (BAS); OR
Six Months Business Bank Statements

Rental

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

PURPOSE

Refinance

(Comprehensive Credit Report) Check for adverse conduct - where evident, the appropriate explanation is required
Copy of Council Rate Notice for the property offered as security

Purchase

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