

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
- 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

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