

Standard Series - Expat & Non-Conforming - Checklist

Forms	Application Forms and Broker Supporting Notes		
	Valuation Form		
	Servicing Calculator		
All Applicants/ Guarantors	Certified Colour Copy of Passport		
	Certified Colour Copy of Driver’s Licence		
	Equifax Credit Report		
	VISA (if applicable)		
Overseas Applicants	ID to be verified by Australian Embassy or consulate if the borrower resides overseas		
	Borrower be identified at signing of Mortgage documents and the Loan agreement by a consular official at an Australian Embassy / Registered Australian Solicitor is acceptable (if executing overseas) or by a solicitor (if executed in Australia) and copies of the certified identification documents be included with the returned loan documents.		
	All the documents to be converted to English by NAATI and internal team will vet the translation		
Income Documents	PAYG		
	Latest 2 Payslips	PAYG Contractor on TFN (minimum 1 year)	
	Self Employed		
	Most Recent 2 Years Company Tax Returns & Financial Statements		
	Most Recent 2 Years Personal Tax Returns & Notice of Assessment		
	Rental Income		
	Rental Statements or Real Estate Agent Appraisals		
	Private Lease, 3 Months Bank Statements Showing Rental Credit		
	Tax Returns or Valuation Report		
Security	New Purchase		
	Contract of Sale	Deposit Receipt	Funds to Complete
	Refinance / Debt Consolidation		
	Latest Council Rate Notice		
	Last 6 Months Home Loan Statements / Transaction History		
	Last 3 Months Statement for Unsecured Debts to be Consolidated		