

R04

Choice Series Checklist



Standard Easy Refinance

Version: 251001

Choice Series - Standard Easy Refinance - Checklist

Forms	Easy Refinance Application Form and Calculator		
	Customer Needs Analysis (Regulated Loans)	Broker Declaration (Unregulated Loans)	
All Applicants/ Guarantors	Certified Colour Copy of Passport and Driver’s Licence		
	Equifax Credit Report		
	Signed Exit Strategy – Required for applicants 55 years old or older		
	Accountants Letter – Required when there is a company directorship that’s not borrower or guarantor		
	Expat or Non-Resident: Overseas Credit Report and Visas		
Company / Trust	Companies		
	ASIC Search or Certificate of Registration - performed by lender		
	Trusts		
	Trust Deed (Required for Settlement)		
Security	Refinance		
	Most recent 3 months mortgage statements (Refinancing of a mortgage in a person’s name)		
	Most recent 12 months mortgage statements - required if loan is not on Comprehensive Credit Reporting (CCR) (Refinancing of a mortgage in a person’s name)		
	Most recent 12 months statements (Refinancing of a mortgage in a company name)		
	Existing Property Requirements		
	Latest rental statement (if investment property)	Rates notice	Valuation Report or Invoice
	Existing Property Requirements (Commercial Property): One of below		
	3 Months Rental Statements	3 Months Bank Statements	Signed Lease Agreement
Foreign Income Verification	PAYG		
	Latest 2 Payslips, OR		
	Employer Letter AND	3 Months Bank Statements	
	Self Employed - Sole Traders		
	Personal bank statements showing 6 months’ salary/dividend credits, OR		
	Latest personal tax returns or equivalent AND		
	Latest personal tax assessment notice confirming tax return status or equivalent		
	Self Employed - Directors / Shareholders of Companies		
	Personal bank statements showing 6 months’ salary/dividend credits, OR		
	Latest personal tax assessment notice, AND one of:		
	Latest company bank statements/financials showing turnover/trading history, OR		
	Latest company/business tax returns and notice of assessment or equivalent		
Approvals and Exceptions	Pricing Approval (Required if a discount, subsequent discount, or reduction in a fee has been applied.)		
	Exception Approval (Required if any rule has been overridden.)		