E02 Standard Series Checklist

LOANone

Expat, Non-Resident and Non-Conforming **Version: 251001**

Standard Series - Expat, Non-Resident & Non-Conforming - Checklist

Forms	Application Forms and Broker Supporting Notes		
	Valuation Form		
	Servicing Calculator		
All Applicants/ Guarantors	Certified Colour Copy of Passport and Driver's Licence		
	Equifax Credit Report and Foreign Credit Report (for all overseas and non-resident borrowers)		
	VISA (if applicable)		
Expat & Non-Resident Identification Requirement	Borrower identification must be verified by FrankieOne, an Australian Embassy official, or an Australian Justice of the Peace (JP).		
	If loan documents are signed overseas, the borrower must be identified at the time of signing by a consular official at an Australian Embassy or by a registered Australian solicitor.		
	If documents are signed in Australia, identification must be completed by an Australian solicitor.		
	Certified copies of all identification documents must be provided with the returned loan documents.		
	Any documents not in English must be translated and certified by a NAATI-accredited translator.		
	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		