

Standard Series - Residential - Checklist

Forms	Signed Application Forms and Broker Supporting Notes		
	Valuation Form	Servicing Calculator	Applicant Details Verification Form
All Applicants/ Guarantors	Certified Colour Copy of Passport and Driver's Licence		
	Equifax Comprehensive Credit Report (<50 days old) OR provide 24 months of enquiry		
	For Borrowers over 40: Retirement Repayment Strategy + Independent Legal & Financial Advice Certificate		
	VISA (if applicable)		
Income Documents	PAYG		
	Latest 2 Payslips, plus one of below		
	1 Month Salary Credits	Employment Letter/Contract + Employment Verification	
	3 Months' Salary Credit if LVR > 80%		
	Self Employed - Full Doc		
	Most Recent 2 Years Company Tax Returns & Financial Statements		
	Most Recent 2 Years Personal Tax Returns & Notice of Assessment		
	* 1 Year Financial Statements and Tax Returns and NOA - available for credit score above 600 and ABN > 2 Years, subject to overall profile		
	Self Employed - Alt Doc		
	Declaration of Financial Position plus one of:		
	Accountant's Letter	12 Months BAS	12 Months Bank Statements
	ABN > 24 Months	6-12 Months Acceptable	PAYG Allowed as Co-borrower
	Rental Income		
	Rental Statements or Real Estate Agent Appraisals		
	Private Lease - 3 Months Bank Statements showing rental credit		
	Tax Returns or Valuation Report		
Additional Documents For Fast Refinance			
12 Months' Loan Statements			
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		