



DOCUMENT CHECKLIST

Proof of identity	
100 Points Required	
Drivers Licence (40 points)	
Passport or Birth Certificate (70 points)	
Medicare Card (25 points)	
Credit Card/ Eftpos Card (25 points each– cannot be from same lender)	
Rates Notice	
Income	
Two recent computerised payslips (less than 4 weeks old) OR	
Letter from employer stating position, commencement date, if still on probation, gross income, year to date, regular overtime and allowances OR	
Copy of employment contract OR	
Copy of Last year's group certificate	
<i>If you're self-employed:</i>	
Last 2 year's tax returns (if company/family trust applicable, you will require company tax returns, memorandum and articles of association, copy of trust or deed)	
Copy of tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income	
Assets	
Copy of savings history (5% genuine savings – current six months statements)	
Copy of Contract of Sale on existing home or settlement letter from solicitor if the deposit is to come from the sale of an existing home	
Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable.	
Rates Notice on any existing owned properties	
Liabilities	
Copy of CURRENT 6mths home loan statements	
Copy of credit card and personal loans statements and statements from any other borrowings ie. Car loans	
Other	
Current 3 months Personal Bank statements ie where your pay is deposited into (everyday account)	
Copy of Purchase Contract	
Copy of plans, specifications & fixed price contract (construction/renovations)	