

Pre-Application Check List

To enable your loan application to proceed smoothly and swiftly, copies of the following items may be required to accompany your application.

INCOME: For PAYG Earners

- Two(2) recent payslips or a letter from your employer confirming income, position, length of service in the company. This letter should be on company letterhead, and signed by an Authorised Officer.
- Copies of last year's Group Certificate or tax return with tax assessment notice.

INCOME: For Self Employed

- Past two (2) years full tax returns (Personal and Business/Company)
- Full Financial Statements for the past two (2) years of all related companies/businesses.

SAVINGS

- Copies of your everyday transaction account statement for the past 30 days.
- If the loan is to be mortgage insured, copies of all bank or investment statements evidencing deposit funds saved over the past three (3) months.

GIFTS

- A letter is required from the person providing the cash gift, stating the amount and that it is not repayable.

INVESTMENT

- Latest rental statement from agent or copy of current lease. If the property is not currently leased, a letter of opinion from Managing Agents stating reasonable rent.

REFINANCE

- Loan statements evidencing satisfactory conduct of existing loans being refinanced for the past six (6) months

PURCHASE

- Front page of the contract of the property you are buying showing purchaser and price details.

CONSTRUCTION

- Copy of plans and specifications. Copy of Builder's fixed price tender.

IDENTIFICATION

- Copy of Passport or Birth Certificate or Medicare card, and Drivers Licence.