

Application Accelerator

Help us process your application and settle your loans even faster by using the guidelines below!

THE FOLLOWING IS REQUIRED ON ALL LOANS BEING SUBMITTED

- ☐ Loan Submission Cover Sheet (Giving us a little bit of background on the client to help process the application quicker!)
- ☐ Serviceability Worksheet (Please contact us for any assistance needed in going through this, we are always willing to help)
- ☐ Application Form including Privacy Act
- ☐ Fact Finder
- ☐ Completed and signed AML form for each applicant (please note that clear copies of the applicants ID are required in every instance)

INCOME VERIFICATION

For PAYG applications please provide the following:

- ☐ Latest two payslips (at least one must be dated within the past 30 days)
If payslips are not available please contact your Account Manager to discuss alternative options.
- ☐ Latest Group Certificate, ATO Tax Assessment Notice or Taxation Return

For Self Employed Applications please provide the following:

- ☐ Last 2 Years Full Individual Tax Returns with ATO Tax Assessment Notices
- ☐ Last 2 Years Full Company / Trust / Partnership Taxation Returns (if applicable)
- ☐ Last 2 Years Business Financials, including Profit and Loss Statements and Balance Sheets
Please note that if you need assistance in packaging up an application for a self employed applicant, or just want to discuss income before submitting the loan, please contact your regional team and we will be more than happy to go through the income with you.

For Lo Doc applications please provide:

- ☐ Lo Doc Income Declaration

REFINANCES

- ☐ Most recent 6 months loan statements are to be provided for both Lo Doc and Full Doc
- ☐ Most recent 3 months statements on all other loans being refinanced (Including credit cards)
- ☐ Rates Notice/s on any existing property that will be used as security

PURCHASES

- ☐ Copy of full purchase contract signed and dated
- ☐ Evidence of balance of funds to complete the transaction
i.e. bank statements, details of any new loan being obtained, or statutory declaration
- ☐ First Home Owner Grant application and applicable addendum

OTHER ITEMS WE MAY REQUIRE TO PROCESS YOUR LOAN

- ☐ Evidence of any existing rental income (if required for servicing) for Full Doc loans
i.e. rental statement from managing agent, lease agreement or rent appraisal from a real estate agent
- ☐ Centrelink statement verifying family allowance payments if this is required for servicing
- ☐ Evidence of 3 months genuine savings (for applications >80%LVR)