

Your financial profile

Hello.

I'm here to help with your financial needs...

I'm

from

my credit representative number is

contact me in the office on:

or on my mobile:

alternatively by email at:



If you need help completing this document, your Home Loan Specialist can assist you at any stage during the process.

Your Requirements & Objectives

Date of Fact Find (DD/MM/YYYY)

The information contained in this document is necessary to fulfil our responsible lending obligations under the National Consumer Credit Protection act (NCCP). The information you provide will enable us to conduct a preliminary assessment as to the suitability of the loan product/s sought.

Please note it is important that the information provided is complete and accurate, or we may not be able to conduct an appropriate preliminary assessment, and the credit sought may be deemed to be unsuitable.

Loan amount sought:	\$ <input type="text"/>	Purchase price or property value:	\$ <input type="text"/>
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In a few words please describe your immediate financial position and how this loan may fulfil your long term goals:

Reason for finance?

<input type="radio"/> Purchase first home	<input type="radio"/> Refinancing existing mortgage
<input type="radio"/> Purchase next home	<input type="radio"/> Consolidate debts into our mortgage
<input type="radio"/> Purchase next home & sell existing property	
<input type="radio"/> Purchase investment property, Estimated rental income:	<input type="text"/>
<input type="radio"/> Other, Please provide details:	<input type="text"/>

Have you applied for finance from another bank or broker for this property?

Yes No

If purchasing, please advise the amount of deposit available:

\$ Estimated Purchase Costs: \$

Source of deposit:

<input type="checkbox"/> Personal savings (over 3 months or more)	<input type="checkbox"/> Gifted
<input type="checkbox"/> Equity in existing property	<input type="checkbox"/> Sale Proceeds
<input type="checkbox"/> Other, please provide details:	<input type="text"/>

If purchasing, have you signed a contract of sale subject to finance:

Yes No If yes, when is the expected settlement date?

Property Details if known:

If purchasing, how long will property be retained for?

Short term, less than 5 years Medium term, 5 - 10 years Long term, 10 years plus

Please Note: Clawbacks may apply if you repay your loan within the first two years

If refinancing/consolidating please provide the important factor's:

<input type="checkbox"/> Minimise monthly repayments	<input type="checkbox"/> Other, please provide details
<input type="checkbox"/> Save on interest <input type="checkbox"/> Switch to fixed rate	<input type="text"/>

If refinancing:

Estimated payout figure	\$ <input type="text"/>	Current interest rate	<input type="text"/> %
Estimated cost of refinance	\$ <input type="text"/>	Current monthly repayment	\$ <input type="text"/>

Is the loan being refinanced at a fixed rate?

Yes No If yes, what are the penalties/break cost for early repayment of loan?

Preferred features

Fixed interest rates: (for security against interest rate rises)	<input type="radio"/> Yes <input type="radio"/> No	Redraw facility: (access to additional repayments funds)	<input type="radio"/> Yes <input type="radio"/> Optional
Rate Lock: (secure a fixed rate prior to settlement. Additional costs apply.)	<input type="radio"/> Yes <input type="radio"/> No	Loan repayment flexibility: (weekly, fortnightly or monthly)	<input type="radio"/> Yes <input type="radio"/> Optional
Interest only repayments:	<input type="radio"/> Yes <input type="radio"/> Optional	Product flexibility:	<input type="radio"/> Yes <input type="radio"/> Optional
Split loan facility: (fixed and variable interest rate combination)	<input type="radio"/> Yes <input type="radio"/> Optional	Ability to make additional repayments without penalties:	<input type="radio"/> Yes <input type="radio"/> Optional
Packaged home loan structure: (bundle all your personal banking into the one package for access to a variety of lender discounts)	<input type="radio"/> Yes <input type="radio"/> Optional	Off-Set Account: (separate sub account to help reduce interest charges)	<input type="radio"/> Yes <input type="radio"/> Optional

Any additional preferred features?

Applicant details

Applicant 1

Applicant 2

Title:	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms <input type="radio"/> Dr	<input type="radio"/> Mr <input type="radio"/> Mrs <input type="radio"/> Miss <input type="radio"/> Ms <input type="radio"/> Dr
Surname:	<input type="text"/>	<input type="text"/>
First & middle names:	<input type="text"/>	<input type="text"/>
Date of birth:	<input type="text"/>	<input type="text"/>
Marital status:	<input type="radio"/> Married <input type="radio"/> Single <input type="radio"/> De-facto <input type="radio"/> Separated/Divorced <input type="radio"/> Widowed	<input type="radio"/> Married <input type="radio"/> Single <input type="radio"/> De-facto <input type="radio"/> Separated/Divorced <input type="radio"/> Widowed
Relationship to Applicant 1:		<input type="text"/>
Ages of dependant children:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Contact phone numbers:	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>	Home <input type="text"/> Work <input type="text"/> Mobile <input type="text"/>
Email:	<input type="text"/>	<input type="text"/>
Are you an Australian Citizen	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Driver's License:		

Residential address

Applicant 1

Applicant 2

Current address:	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Date moved in	<input type="text"/>	<input type="checkbox"/> Same as Applicant 1
Status of Residential Address:	<input type="radio"/> Owner <input type="radio"/> Owner with Mortgage <input type="radio"/> Renting. Rental Expense: \$ <input type="text"/> <input type="radio"/> pw <input type="radio"/> pf <input type="radio"/> pm Will rent expense continue? <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Boarding <input type="radio"/> Living with parents <input type="radio"/> Other, details <input type="text"/>	<input type="radio"/> Owner <input type="radio"/> Owner with Mortgage <input type="radio"/> Renting. Rental Expense: \$ <input type="text"/> <input type="radio"/> pw <input type="radio"/> pf <input type="radio"/> pm Will rent expense continue? <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Boarding <input type="radio"/> Living with parents <input type="radio"/> Other, details <input type="text"/>
Mailing address:	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="checkbox"/> Same as Applicant 1
How long were you at this address?	Date moved in <input type="text"/> Date moved out <input type="text"/>	
If current address less than 3 years, please provide your previous address:	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="checkbox"/> Same as Applicant 1
Previous address status:	<input type="radio"/> Owner <input type="radio"/> Renting <input type="radio"/> Boarding <input type="radio"/> Living with parents <input type="radio"/> Owner with mortgage <input type="radio"/> Other, details <input type="text"/>	<input type="radio"/> Owner <input type="radio"/> Renting <input type="radio"/> Boarding <input type="radio"/> Living with parents <input type="radio"/> Owner with mortgage <input type="radio"/> Other, details <input type="text"/>
If less than 3 years at previous address, please provide details:	<input type="text"/>	<input type="text"/>

Employment details

Applicant 1

Applicant 2

Employers name in full:	<input type="text"/>	<input type="text"/>
Employers address:	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Time with current employer:	Date from: <input type="text"/>	Date from: <input type="text"/>
Occupation / Job title:	<input type="text"/>	<input type="text"/>
Status:	<input type="radio"/> Full-time <input type="radio"/> Probation <input type="radio"/> Self-employed <input type="radio"/> Other, details <input type="text"/>	<input type="radio"/> Casual <input type="radio"/> Permanent part-time <input type="radio"/> Contractor <input type="radio"/> Full-time <input type="radio"/> Casual <input type="radio"/> Probation <input type="radio"/> Permanent part-time <input type="radio"/> Self-employed <input type="radio"/> Contractor <input type="radio"/> Other, details <input type="text"/>
Contact details to verify employment: land lines only, no 1800, 13 or mobile numbers	Name: <input type="text"/> Phone: <input type="text"/>	Name: <input type="text"/> Phone: <input type="text"/>
If less than 3 years, please provide previous employer details:	Name: <input type="text"/> Address: <input type="text"/> <input type="text"/>	Name: <input type="text"/> Address: <input type="text"/> <input type="text"/>
Time with previous employer:	Date from <input type="text"/> Date to <input type="text"/>	Date from <input type="text"/> Date to <input type="text"/>
Previous Occupation / Job title:	<input type="text"/>	<input type="text"/>
Contact details to verify employment: land lines only, no 1800, 13 or mobile numbers	Name: <input type="text"/> Phone: <input type="text"/>	Name: <input type="text"/> Phone: <input type="text"/>
If less than 3 years please provide previous employment details:	<input type="text"/>	<input type="text"/>

Self Employed Business details

Applicant 1

Applicant 2

Trading Entity:	<input type="radio"/> Sole Trader <input type="radio"/> Trust	<input type="radio"/> Partnership <input type="radio"/> Company	<input type="radio"/> Sole Trader <input type="radio"/> Trust	<input type="radio"/> Partnership <input type="radio"/> Company
Applicant Role:	<input type="radio"/> Owner / Partner <input type="radio"/> Corporate Trustee	<input type="radio"/> Director <input type="radio"/> Personal Trustee	<input type="radio"/> Owner / Partner <input type="radio"/> Corporate Trustee	<input type="radio"/> Director <input type="radio"/> Personal Trustee
Entity Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Trading Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
ABN:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Start Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Does the business have borrowings? (loans, leases)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Other Important details

Applicant 1

Applicant 2

Nearest Relative: (not living with you)	Relationship: <input type="text"/>	Relationship: <input type="text"/>
	Full Name: <input type="text"/>	Full Name: <input type="text"/>
	Phone: <input type="text"/>	Phone: <input type="text"/>
	Address: <input type="text"/> <input type="text"/>	Address: <input type="text"/> <input type="text"/>

Income Details

	Applicant 1	Net Monthly Income	Applicant 2	Net Monthly Income	Total Combined Income
My NET income (after tax) is (Take home pay)	\$ <input type="text"/> <input type="radio"/> pw <input type="radio"/> pf <input type="radio"/> pa	\$ <input type="text"/>	\$ <input type="text"/> <input type="radio"/> pw <input type="radio"/> pf <input type="radio"/> pa	\$ <input type="text"/>	\$ <input type="text"/>
Existing Rental income: If applicable	\$ <input type="text"/> <input type="radio"/> pw <input type="radio"/> pf <input type="radio"/> pa	\$ <input type="text"/>	\$ <input type="text"/> <input type="radio"/> pw <input type="radio"/> pf <input type="radio"/> pa	\$ <input type="text"/>	\$ <input type="text"/>
Government allowances: If applicable	\$ <input type="text"/> <input type="radio"/> pw <input type="radio"/> pf <input type="radio"/> pa	\$ <input type="text"/>	\$ <input type="text"/> <input type="radio"/> pw <input type="radio"/> pf <input type="radio"/> pa	\$ <input type="text"/>	\$ <input type="text"/>
Other incomes? Please provide details <input type="text"/>	\$ <input type="text"/> <input type="radio"/> pw <input type="radio"/> pf <input type="radio"/> pa	\$ <input type="text"/>	\$ <input type="text"/> <input type="radio"/> pw <input type="radio"/> pf <input type="radio"/> pa	\$ <input type="text"/>	\$ <input type="text"/>
(Refer to document check list last page)		Applicant 1 Total Income: \$ <input type="text"/>		Applicant 2 Total Income: \$ <input type="text"/>	Total Combined Income: \$ <input type="text"/>

Monthly living expenses (excluding debt repayments)

Total monthly living expense:	\$ <input type="text"/>	OR:		
	Combined current monthly living expenses	OR:	Applicant 1: Current monthly living expenses	Applicant 2: Current monthly living expenses
Groceries / Food:	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Insurance: (eg: car, home, contents, medical, life etc..)	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Utilities: (eg: electricity, rates and gas)	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Transport: (eg: public transport, petrol, registration, repairs etc..)	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Educational: (eg: school, university and childcare)	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Clothing and Personal:	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Recreation and Entertainment:	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Phone, Internet, Foxtel, Netflix etc:	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>
Total monthly living expense:	\$ <input type="text"/>		\$ <input type="text"/>	\$ <input type="text"/>

Property assets and Associated liabilities

	Asset 1	Asset 2	Asset 3	Asset 4
	<input type="radio"/> Home <input type="radio"/> Investment	<input type="radio"/> Home <input type="radio"/> Investment	<input type="radio"/> Home <input type="radio"/> Investment	<input type="radio"/> Home <input type="radio"/> Investment
Address:	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/>
Estimated Value:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Weekly rent received:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Current loan against property:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Lender:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Monthly repayment:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Interest rate - fixed / variable:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Owned by:	<input type="radio"/> Applicant 1 <input type="radio"/> Applicant 2	<input type="radio"/> Applicant 1 <input type="radio"/> Applicant 2	<input type="radio"/> Applicant 1 <input type="radio"/> Applicant 2	<input type="radio"/> Applicant 1 <input type="radio"/> Applicant 2
Is this loan to be paid out:	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
BSB and Account Number:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Liabilities & Other Assets

Personal liabilities

	Loan 1	Loan 2	Loan 3	Loan 4
Type of finance: (Personal loan, HECS, Int-free, ATO / other)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name of financial institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
In the name of:	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2
Amount currently owing:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Minimum monthly repayment:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Is this loan to be paid out?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Credit cards*/ Store cards / Afterpay

	Card 1	Card 2	Card 3	Card 4
Name of financial institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
In the name of:	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2
Credit limit:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Amount currently owing:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
Type of card:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Is this loan to be paid out?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Monthly Repayment:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>

* include Credit cards with zero balances

Savings account & Term deposit

	Asset 1	Asset 2	Asset 3	Asset 4
Name of financial institution:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Balance:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
In the name of:	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2

Motor Vehicles

	Asset 1	Asset 2	Asset 3	Asset 4
Vehicle make (Ford, Holden, VW):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Model (Falcon, Commodore, Golf):	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Year built:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Value:	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>	\$ <input type="text"/>
In the name of:	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	<input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2

Other Assets

	Asset 1	Asset 2	Asset 3	Asset 4
Household items: (eg: Home Contents)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Investments: (eg: Shares, Managed Funds, etc...)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Boat, Caravan:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Other, please provide details:	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Superannuation & Insurance

	Applicant 1	Applicant 2
Superannuation:	<input type="text"/>	<input type="text"/>
Life insurance: (sum insured)	<input type="text"/>	<input type="text"/>

Your Financial Security

Everyday life events can impact on your ability to meet your loan repayments, therefore it is important to ensure that you can maintain your lifestyle, protect your family and your assets should the unexpected happen.

	Applicant 1	Applicant 2
Have you received professional advice from an accountant, solicitor or financial planner regarding your financial objectives?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
If yes, please provide details:		
Do you have any insurance to protect your lifestyle:	<input type="checkbox"/> Life Insurance <input type="checkbox"/> Total Permanent Disablement <input type="checkbox"/> Income Protection <input type="checkbox"/> Not Sure <input type="checkbox"/> None	<input type="checkbox"/> Life Insurance <input type="checkbox"/> Total Permanent Disablement <input type="checkbox"/> Income Protection <input type="checkbox"/> Not Sure <input type="checkbox"/> None
If not sure/none, how would you maintain your current lifestyle with a temporary or permanent loss of income?		
Do you believe you have adequate insurance protection to cover the new home loan commitment:	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Sure	<input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> Not Sure
Do you have Home & Contents insurance?	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No
Are there any current finance judgements or legal proceedings against any of the applicants? (eg: defaults, letter of demand)	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No
Are there any applicants under financial stress from existing commitments?	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No
If yes, are any of the current debts in arrears? Please provide details:		

Significant changes in the future

Do you anticipate significant changes to your circumstances that will lead to changes in your ability to make contracted repayments? Provide details below. (ie: pregnancy, change of employment)

	Applicant 1	Applicant 2
Temporary change in income:	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No
Permanent change in income:	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No
Anticipated large expenditure:	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No
If yes to any of the above, how will this change be overcome?	<input type="checkbox"/> Additional income <input type="checkbox"/> Savings <input type="checkbox"/> Reducing expenditure <input type="checkbox"/> Financial support from family <input type="checkbox"/> Sale of assets <input type="checkbox"/> I cannot overcome this change <input type="checkbox"/> Other, please provide details	
	Details <input style="width: 100%; border: 1px solid #ccc;" type="text"/>	
Is there anything else that may reasonably be expected to have a bearing on your application for credit? Knowing that if you leave such information out it may differ our assessment:	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No	<input type="radio"/> Yes Details <input style="width: 100px;" type="text"/> <input type="radio"/> No
Please provide any additional information you believe will assist in the assessment of your application:		

Professional Advisors

Solicitor / Conveyancer Name:	<input type="text"/>	Contact Details:	<input type="text"/>
Accountant Name:	<input type="text"/>	Contact Details:	<input type="text"/>
Financial Planner Name:	<input type="text"/>	Contact Details:	<input type="text"/>
Other:	<input type="text"/>	Contact Details:	<input type="text"/>

Supporting Documents Checklist - where applicable

PAYG applicants (includes full time, permanent part time, casual, contract workers)

3 month's bank statements showing regular salary credits evidencing name of employer and/or 2 current payslips less than 60 days old, containing YTD figures, borrower name and employer name

Or any two of the following:

1 current payslip less than 60 days old, containing YTD figures, borrower name and employer name
 most recent PAYG Payment Summary
 Copy of current employment contract
 Most recent ATO Notice of Assessment
 Most recent ATO tax return

Self Employed (Must be self-employed for more than 2 years)

Partnership/Company Directors

2 current individual taxation returns and Notices of Assessment **AND** 2 current business taxation returns and supporting financials reflecting 2 years trading activity. **Sole Traders:** 2 years individual taxation returns and Notices of Assessment

Centrelink, Pensions, Family tax benefit A & B, Child care benefits

Statement of benefit from Centrelink dated within the last 60 days

Child support / maintenance Child Support Agency assessment notice **AND**

6 months bank statements confirming regular payments

Rental Income: Any 1 of the following current documents

Rental appraisal from a real estate agent or licensed valuer and/or current valuation by a registered valuer stating the market rent

Rental statement from Real Estate Agent

New purchase applications

Purchase contract - fully signed by both parties, including conditions/annexures pages (even if blank)

Evidence of savings/deposit/equity/funds to complete: statements must have the Bank/Institutions Name on them, your name, the account number; or Statutory Declaration for gifted funds

First Home Owners Grant Application form - completed if applicable

Refinance/Debt Consolidation application

Limit and repayment amount for all debt(s) must be verified to statements

Discharge intention - completed and signed by applicants

Where LMI is required - last 6 months statement for mortgage loan, last 3 months statements for all other debts being refinanced

Where LMI is not required - last 3 months statements for all debt(s) being refinanced

Construction Application

Builders pack containing:

Contract signed by builder and you / Building schedule, including progress payment summary / Building specifications

Footing/Engineers report / Copy of plans / Builders insurance / Council approval

Primary photographic documents

Drivers licence (front & back)

Australian Passport

Proof of Age Card

Primary non-photographic documents

Birth Certificate - Australian

Australian Citizenship Certificate

Birth extract issued by an Australian State or Territory

Health Care Card issued by Centrelink or Department of Veterans affairs

Medicare Card