

Mortgage Loan Application Checklist – Resident Loan



Mortgage Manager Name:

Primary Borrower:

Date:

This submission includes the following supporting documents

- 1.1.0 Credit Submission and Assessment Summary
- 1.1.1 Application Form and Privacy Consent **(Note: required to be fully completed, signed and dated)*
- 1.1.2 Customer Needs Analysis **(Note: required to be fully completed, signed and dated)*
- 1.1.3 Serviceability Outputs
- 1.1.4 Equifax Reports **(Note: within 30 days and recent enquiries must be addressed)*
- 1.1.5 Valuation Report (attached / ordered)

Borrower Identification

- 1.2.1 KYC VOI Identification Form
- 1.2.2 Certified Identification documents

Identification method (choose one of the below):

Face to Face. Where the applicant has been identified face to face, please complete this form and provide copies of documents presented during the face-to-face interview. To be an acceptable certification print on the copies "these are true copies of the originals", sign, date, company position on the copies, and provide together with this form.

Non-Face-to-Face. Where it has not been possible to verify the documents in a face-to-face interview, the applicant can provide certified copies of the documents, with the certification completed by acceptable identity agent.

Electronic verification. Where it has not been possible to verify the documents in a face-to-face interview or via an acceptable identity agent, the applicants may complete an electronic interview using either Skype, WeChat, or alternative service that allows for clear visual confirmation of documents being certified, applicant and certifier.

Loan Purpose - Supporting Documents*

For Property Purchase

- 1.3.1 Deposit paid **(Note: Evidence)*
- 1.3.2 Contract of Sale **(Note: signed and dated)*
- 1.3.3 Funds to complete **(Note: Further evidence of genuine savings may required)/ Gift fund (Stat Dec must be provided)*

For Property Refinance

- 1.4.1 Council rates **(Latest rate notice)*
- 1.4.2 Loan Statement **(Most recent 3 months Consecutive Home Loan (mortgage) statements, no more than 30 days old)*
- 1.4.3 Other Loan Statement **(if applicable)*

For Equity Release

- 1.5.1 Equity release purpose

Proof of Income* (tick relevant borrower type documentation)

PAYG borrower

- 1.6.1 Payslips **(2 most recent consecutive payslips); AND one of the following:*
- 1.6.2 Employment letter
- 1.6.3 Bank statement **(i.e. shows salary credit)*
- 1.6.4 Tax assessment notice

One of the following is required where serviceability is reliant on Overtime, Allowance, and Bonus income:

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1.6.5 PAYG summary

1.6.6 Employment Income Verification Form

Self – employed borrower

1.7.1 Company tax returns and financial statements *(Last 2 years)

1.7.2 Individual tax returns and Notice of Assessment*(Last 2 years)

Alt doc borrower

1.8.1 Borrower Income Declaration

1.8.2 Accountant Declaration

1.8.3 Company bank statements *(most current 6 months)

If Accountant's Declaration cannot be provided, then the following documents must be provided:

1.8.4 BAS statement *(most recent 6 months)

Rental income

1.9.1 Rental statements

1.9.2 Rental appraisal

1.9.3 Private Lease agreement *(request submit with most recent 3 months bank statement showing rental income)

1.9.4 Tax returns

1.9.5 Other income

1.9.5(a) Bonus Payments

1.9.5(b) Salary Sacrifice

1.9.5(c) Salary Packaging

1.9.5(d) Australian Government Bond Income

1.9.5(e) Investment Income

1.9.5(f) Family Tax Benefit

1.9.5(g) Social Security Benefits and Government Pensions

1.9.5(h) Child Support / Maintenance

1.9.5(i) Maternity Leave

Others Supporting Documents

1.9.6 Boarding letter (if applicable)

1.9.7 Signed Exit Strategy (applies for all applicants aged 55 years old and over, or if the customer will retire from employment prior to the maturity of the loan term)