

What to bring to your appointment

Below is a list of some basic information that may be required when applying for a loan. It is a guide only and in some cases lenders may ask for additional information as you proceed through the application process. Please pick which documents below are relevant for your individual circumstances and bring them to the appointment.

Originals for all documents listed below except for Insurance/Superannuation details and Property details.

Personal identification

One or more of the following forms of photographic ID

- Australian or foreign passport
- Australian driver's licence
- Australian State or Territory issued proof of age card
- Medicare Card

OR

One of the following forms of non-photographic ID from each of the 2 groups below:

Group 1

- Australian birth certificate
- Foreign birth certificate
- Australian citizenship certificate

Group 2

- Rating authority - bill sighted less than 12 months old
- Public utility record - bill sighted less than 3 months old
- ATO tax assessment notice less than 12 months old

Income details (if you are an employee)

- The latest 2 consecutive, computer generated payslips from current employer. Must show business name, ABN and minimum 3 months' year to date income figure
- Current letter of employment with salary component (signed, dated on letterhead, stating start date, business ABN, and year to date income) may be required
- Most recent payment summary

If income includes overtime / commissions / bonuses, the following additional evidence may be required:

- Last 2 years' ATO tax assessment notices
- Last 2 years' tax returns

Income details (if you are self-employed)

- Last 2 years' tax returns and tax assessment notices for all individual applicants and all businesses
- Balance sheets and profit and loss statements covering the most recent 2 years
- Details of external liabilities: leases, hire purchase, overdrafts, company loans and/or guarantees

Income details (other than employment)

- Property rental income statements or rental appraisal letter from a real estate agent
- Dividend statements for shares and other investments
- Centrelink letter confirming family payments or other government pensions
- Private pension payment summary or statement
- Written evidence of other regular and ongoing income no more than 30 days old

Financial contribution details

- Evidence of 6 months' genuine savings from bank account statements, term deposit statements or share transaction records (in some cases only 3 months' evidence may be required)
- If other funds are being put towards the purchase, evidence will be required as to where the funds are currently held, or if the funds are being gifted, a Statutory Declaration from the gift provider will be required

Financial commitments details

- Most recent statements covering the past 6 months for any existing loans (home, personal, lease, hire purchase, etc). Where statements are issued infrequently, interim statements may be required. Internet statements attached to the most recent original statement will generally suffice
- Most recent statements for all existing credit cards and store cards (if refinancing more statements may be required)
- Additional evidence may be required where any of the above is being consolidated into the loan

Property details

- A copy of your most recent council rates notice
- If property is already chosen - a copy of the Contract of Sale (Offer and Acceptance in WA)
- If constructing - a copy of the tender, fixed price building contract, council approved plans, specifications, building insurance, an estimate of expected building costs and any other details you may already have such as property plans and local council approvals

Superannuation details

- Superannuation fund statement(s) - some lenders may require this