



# Home Loan Check List

To allow us to assist you when we meet, we will require the following information for you and your partner:

## Identification:

Two of the following identifications. Passport is a must if you have one.

- Drivers Licence       Passport       Medicare card       Photo ID

## Income:

### **PAYG Income Earners**

(wages paid to you by your employer, not for sub-contractors working off an ABN)

All of the following -

- Last 2 payslips**  
(Must be computer generated & show year to date totals on income, tax & superannuation)
- Employer PAYG Summaries (Group Certificates)**  
(For last financial year, for all jobs held during that time)

### **Self Employed**

#### **Fully Verified**

- Sole Traders** - Last 2 years FULL & lodged tax returns/Notice of Assessments
- Partnerships** - Last 2 years FULL & lodged tax returns/Notice of Assessments for individuals & for the partnership
- Companies** - Last 2 years FULL & lodged tax returns/Notice of Assessments and Last 2 years full financials, including profit & loss statements

or

#### **Unverified**

- Last 6 Months BAS Statements**
- Last 6 Months of Business Banking Statements**
- Letter from your Accountant (on letterhead) stating income drawn from the business**

## Other Income

- Latest Centrelink statement for Family Tax Benefit Part A & B**  
(Must be dated within the last 4 weeks & show name and address on statement)
- Latest Centrelink statement for any Pension entitlements dated within last 4 weeks**  
(Must be dated within the last 4 weeks & show name and address on statement)
- Latest Centrelink statement for any Child Support received**  
(Must be dated within the last 4 weeks & show name and address on statement)

**NB:** If you have any other Income, please provide proof

**EG:** Rental income from investment property, Pensions, Superannuation, Insurance etc.

**NB:** Centrelink statements can be requested through your online account in the 'Documents and Statements' Tab → 'Request a Document' tab.

## Statements:

Please provide statements for all of the following debts/accounts/ongoing bills that you and your partner have from the list below:

- Home Loans** – statements for the last 12 months
- All Bank Accounts** – statements for last 6 months
- Car Loans/Leases** – statements for the last 6 months
- Personal Loans** – statements for the last 3 months
- Credit & Store Cards** – statements for the last 3 months
- Any Other Debts** – your most recent statement for each (TAX, HECS, Centrelink etc)
- Council Rates** – most recent rates notice for all properties/land currently held
- Rental Statements (investment properties only)** – statements for the last 2 months
- Latest Superannuation Statement**

**NB:** Statements are only acceptable if they are originals or internet statements (no screen shots of internet banking home pages or transaction lists).

They must clearly show the creditors name, as well as your name, address and account number.

Whilst we acknowledge this can be a lot of information required, it will enable us to get the best possible outcome for your refinance and debt consolidation