

Mortgage application checklist



To help us assess your loan application, the following need to be provided:

- All applicants to complete the Verifying Your Identity Form (don't forget to include certified copies of your ID documents).
- Payment details for any applicable up-front fees
- Rates notice for all properties owned
- Last 3 months statements for credit/store cards

In addition to the above, the following is needed depending on your type of application:

Income details

PAYG applications

- Latest pay slip less than 1 month old
- Latest Group Certificate or Taxation Return
(Last 2 years Group Certificates or Tax Returns required if less than 12 months in current job)

Self-employed applications

- Last two years full business/company Taxation Returns and financials
- Last two years full personal Taxation Returns

Trusts

- Trust Deed
- Company and Trust Appendix
- Last two years full Taxation Returns of the Trustee

Loan purpose

New purchase

- Front page of the Contract of Sale/Contract Note (must show purchase price, finance date and settlement date)
- Statutory Declaration stating that funds being gifted are non-repayable (if applicable)
- Last 3 months bank statements confirming genuine savings pattern (loans involving Lenders Mortgage Insurance)
- Completed application for First Home Owners Grant (if applicable)

Refinance

- Last 6 months statements of loans being refinanced
- Last 3 months statements for credit/store cards being refinanced

Investment property

- Letter/statement from Real Estate Agent confirming proposed/existing rental income or lease agreement
- Description of property e.g. warehouse, office, factory, studio apartment (if not residential house/unit)

Construction loan

- Fixed price building contract/quote/tender
- Proposed building plans and specifications

Note: This check list is a guide only and should not be relied upon as a comprehensive checklist.