

# Get Home Loan Approval

# >>Quickly

Bring these items when you come to see us



## Your personal identification

### **BOTH of the following identification items:**

- Drivers licence

### **AND**

- Passport or foreign passport with an Australian resident visa

### **OR ONE of the above and ONE of the following:**

- Full Birth Certificate, Citizenship Certificate or Descent Certificate

### **AND ONE of the following:**

- Medicare Card, Centrelink or Department of Veteran's Affairs card (if married or divorced, a copy of full Marriage Certificate or Decree Nisi as applicable).

## Your Income

### **ONE of the following:**

- Three latest pay slips for each applicant
- Latest pay slip with a year to date amount and a bank statement showing pay into an account for three months

OR

### **TWO of the following:**

- Tax assessment notice or latest Group Certificate
- Signed letter on employer letterhead confirming commencement date, employment status and income details (both gross and net)

### **If you are casually employed:**

- Copy of the last two years tax assessments
- Plus three latest payslips

### **If you are self employed:**

- Two years of your latest personal or associated tax returns, with Australian Tax Office assessment notices
- If you operate as a company, the last two years of financial statements must also be provided
- Latest tax portal statement
- Latest BAS statement

## Other Income

- If you receive income from another source, bring relevant evidence. (e.g. rental income, Centrelink, investments, etc)
- If you receive Maintenance/Child Support, bring your CSA letter or bank account statement confirming regular payments of at least 6 months

## What you own (assets)

- Savings and investment account statements for last three months
- Proof of ownership of other large assets (e.g. latest rates notice, share portfolio summary, superannuation statement)

## What you owe (liabilities)

- Latest loan statements on all outstanding loans\*
- Latest credit card and store card statements\*\*

## Other expenses

- Two current rent receipts or copy of Real Estate Register evidencing rental payments
- Evidence of Maintenance / Child Support commitments

## Your Home Loan proposal (as applicable)

- If purchasing land or a home, bring a copy of a signed and dated Contract of Sale (and current Home Insurance)
- If building a home, a copy of the plans, specifications and builders contract
- If refinancing a loan, the last 6 months of loan statements and current home insurance policy

**Note: Internet statements need to be supported by a minimum of one original statement.**

\*if loan is to be refinanced, latest six months of statements or transaction history.

\*\*if credit card is to be refinanced, latest three months of statements or transaction history.

Following the assessment process, further information and documentation may be required.



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