

# CONSTRUCTION LOAN

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### EMPLOYED ON WAGES:

- ☐ Three most recent consecutive pay slips for each applicant
- ☐ The last two years' income statements for each applicant
- ☐ Previous two years' tax returns and assessment notices (casual employees only)

### SELF EMPLOYED:

- ☐ Previous two years' business and personal tax returns, notices of assessment and financial statements (balance sheet, profit & loss etc.)
- ☐ Tax portals for all entities and applicants
- ☐ Up to date profit and loss statement and BAS reports for current financial year

### OTHER INCOME:

- ☐ Lease agreement or statement from real estate for rental properties
- ☐ Letter from Centrelink
- ☐ Most recent letter from Child Support Australia
- ☐ Dividends – last two years full tax returns and notices of assessment

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### ALL APPLICANTS TO PROVIDE:

- ☐ Most recent superannuation statement
- ☐ Most recent council rates notice for all properties being used as security
- ☐ A statement/transaction listing showing the last 90 days (minimum) on all bank accounts and loans (not being refinanced) outside of The Capricornian – must show bank name, account holders names and account numbers
- ☐ Most recent credit card statement for all credit cards – this also includes BNPL accounts and store cards such as Afterpay, Zip Pay etc.
- ☐ A statement for your lease vehicle from the lease company showing balance owing and costs
- ☐ Statement from your salary sacrifice account
- ☐ Statement from ATO showing owing balance on any HECS/HELP/STSL

### OTHER:

- ☐ Copy of signed building contract
- ☐ Copy of plans and specifications
- ☐ Receipt for any funds already paid to the builder (i.e. deposit)
- ☐ Copy of purchase contract for the land (if applicable)

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### IDENTIFICATION:

- ☐ Drivers' Licence & Passport (along with any relevant name change documents) or
- ☐ Drivers' Licence, Medicare card & Birth Certificate (along with any relevant name change documents)

Copies, extracts and ceremonial documents are not acceptable

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**DEPENDING ON YOUR PERSONAL CIRCUMSTANCES, ADDITIONAL/ALTERNATIVE DOCUMENTATION MAY BE REQUIRED**