

Get Your Small Business 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

- ☐ Two years of your latest personal or associated business tax returns, with Australian Tax Office assessment notices. If you operate as a Company or Trust, the last two years of financial statements must also be provided
- ☐ Interim profit and loss if your taxation documents are over six months old, these can be from a bookkeeping package e.g. MYOB, Xero or accountant prepared.
- ☐ Latest tax portal statement (personal and business).
- ☐ 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 Child Support, bring your CSA letter or bank account statement confirming regular payments of at least six months.

If you have additional PAYG income

ONE of the following:

- ☐ Three latest pay slips for each applicant.
- ☐ Your latest payslip showing the year-to-date amount, along with a bank statement showing your salary deposits over the past three months.

OR

TWO of the following:

- ☐ Tax returns, with Australian Tax Office assessment notices or Income Statement from ATO Online.
- ☐ Signed letter on employer letterhead confirming commencement date, employment status and income details (both gross and net).

If you have additional casual income

- ☐ Last two years Tax returns, with Australian Tax Office assessment notices or Income Statement from ATO Online.
- ☐ Plus three latest payslips.

What you or your business 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 or your business 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 Child Support commitments.

Your Small Business Loan proposal (as applicable)

- If you're purchasing a business, commercial building, home, or land, bring a signed and dated Contract of Sale, along with current property insurance.
- If building, a copy of the plans, specifications and builders contract.
- If refinancing a loan, the last six months of loan statements and transaction history and current property insurance policy.
- **If a credit card is being refinanced, please provide the latest three months of statements or transaction history. Further information and documentation may be required after the assessment process.

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

**If a 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.

Making a decision:

"The timeframe to assess and make a decision on your loan will depend on the a range of factors, but we will always seek to do so within a reasonable period. These factors include, but are not limited to, the completeness, timeliness and accuracy of information you supply to support your loan application; the timeframes within which our third party partners can provide their information (E.g. Valuers, Equifax, etc.); and the complexity of the arrangements you wish to enter into with your loan (e.g. type of borrowers, inclusion of guarantors, type and location of security offered, source of income to repay the loan, etc).



Call 1300 314 900 | capricornian.com.au

The Capricornian Ltd ABN 54 087 650 940. AFSL/Australian Credit Licence 246780.

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