

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.

Tip for faster approval

Do your preparation. Ensure you bring along all the paperwork to your loan meeting and we can usually let you know within 24 hours.



Call 1300 314 900 | capricornian.com.au

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

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