

Supporting Documentation

To prove your Identity:	Check
Id Documents Equivalent to 100pts (Drivers License / Passport)	
To prove your PAYG Income:	
last 2 consecutive pay slips	
Letter from employer (dated in the last month, on letterhead, with full contact details)	
Your most recent Payment Summary (Group Certificate) and Tax Assessment Notice	
If you have changed employment in the last year or you have other forms of income, a copy of your last 2 years Income Tax Returns and Tax Assessment Notices	
To prove your self-employed Income:	
Copy of last 2 years Income Tax Returns (BOTH personal and company returns & Tax Assessment Notices)	
Copy of last 2 years Balance Sheets and Profit & Loss Statements	
If you receive rent on investments:	
Copy of executed Lease Agreements OR Managing Agent's Statements	
Letter from Real Estate Agent detailing the potential market rental	
New Property Purchase:	
Front page of Contract of Sale (signed by Vendor and Purchaser)	
Copy of receipt for deposit already paid	
If You're Building:	
Copy of Council Approved Plans	
Copy of Fixed Price Building Contract (detailing amount and timing of progress payments)	
Copy of Building Specifications/Schedule of Finishes	
First Home Owners Grant:	
Certified copy of Contract of Sale	
Certified copy of Identification documents (for all borrowers/purchasers)	
Original of First Home Owners Grant Application Forms	
Refinance:	
Copy of loan statements and/or receipts of payments made for the last 12 months for ALL loans being refinanced	
Copy of latest Rates Notice showing title particulars	
Copy of Building Insurance Policy	
Asset/Saving History:	
A copy of your last 6 months statements of your savings/cheque accounts verifying your cash holdings	
Copy of all loan (or lease) statements and/or receipts of payments made for the last 6 months	
Copy of all Credit Card Statements for the last 6 months	
Statutory Declaration from any person providing a monetary gift to assist with the transaction (the Declaration must state the amount involved and that it is an unconditional, non-repayable gift).	

Business Structures

Business Structure	Borrower	Guarantor	Financial Documents	Other Documents
Sole Trader	Sole Trader	N/A	<ul style="list-style-type: none"> • 2 years Personal Income Tax Returns • 2 years Personal Income Tax Assessment Notices • Latest BAS Statements <i>(if gross revenue > \$75k and/or registered for GST)</i> 	<ul style="list-style-type: none"> • ABN Search <i>(if a registered business)</i> • Accountant's address and contact details
Partnership	Partner or Partners	N/A	<ul style="list-style-type: none"> • 2 years Partnership Income Tax Returns • 2 years Personal Income Tax Returns • 2 years Personal Income Tax Assessment Notices • Latest BAS Statements <i>(if gross revenue > \$75k and/or registered for GST)</i> 	<ul style="list-style-type: none"> • Partnership Agreement <i>(if applicable)</i> • ABN Search <i>(if a registered business)</i> • Accountant's address and contact details
Company	Company	Directors Personal Guarantees	<ul style="list-style-type: none"> • 2 years Company Income Tax Returns • 2 years Balance Sheets • 2 years Profit & Loss Statements • 2 years Personal Income Tax Returns for each Director ☐ 2 years Personal Income Tax Assessment Notices ☐ Latest BAS Statements <i>(if gross revenue > \$75k and/or registered for GST)</i> 	<ul style="list-style-type: none"> • Business Registration Certificate • ASIC/Company Search • Accountant's address and contact details
Company	Director or Directors	Company	AS ABOVE	AS ABOVE

Trust Structures

Business Structure	Borrower	Guarantor	Financial Documents	Other Documents
Trust with Individual Trustee	Trustee in his/her own right and in his/her capacity as Trustee of the Trust	Adult Beneficiaries (with some lenders)	<ul style="list-style-type: none"> • 2 years Trust Income Tax Returns (if the Trust trades as a business) • 2 years Balance Sheets for the Trust (if the Trust trades as a business) • 2 years Profit & Loss Statements for the Trust (if the Trust trades as a business) • Letter from Accountant confirming the Trust is non-trading (if the Trust does not trade as a business) • 2 years Personal Income Tax Returns for the Trustee • 2 years Personal Income Tax Assessment Notices for the Trustee • 2 years Personal Income Tax Returns for the Adult Beneficiaries (with some lenders) • 2 years Personal Income Tax Assessment Notices for the Adult Beneficiaries (with some lenders) • Latest BAS Statements for the Trust (if the Trust trades, gross revenue > \$75k and/or registered for GST) 	<ul style="list-style-type: none"> • Certified Copy of the Trust Deed (if the Trust trades as a business) • Business Registration Certificate • Accountant's address and contact details
Business Structure	Borrower	Guarantor	Financial Documents	Other Documents
Trust with Corporate Trustee (not SMSF)	Corporate Trustee in its own right and in its capacity as Trustee of the Trust	Directors Personal Guarantees Adult Beneficiaries (with some lenders)	<ul style="list-style-type: none"> • 2 years Corporate Trustee Income Tax Returns • 2 years Balance Sheets for the Corporate Trustee • 2 years Profit & Loss Statement for the Corporate Trustee • 2 years Trust Income Tax Returns (if the Trust trades as a business) • 2 years Balance Sheets for the Trust (if the Trust trades as a business) • 2 years Profit & Loss Statements for the Trust (if the Trust trades as a business) • Letter from Accountant confirming the Trust is non-trading (if the Trust does not trade as a business) • 2 years Personal Income Tax Returns for the each of the Directors of the Corporate Trustee • 2 years Personal Income Tax Assessment Notices for each of the Directors of the Corporate Trustee • 2 years Personal Income Tax Returns for the Adult Beneficiaries (with some lenders) • 2 years Personal Income Tax Assessment Notices for the Adult Beneficiaries (with some lenders) • Latest BAS Statements for the Trust (if the Trust trades, gross revenue > \$75k and/or registered for GST) 	<ul style="list-style-type: none"> • Certified Copy of the Trust Deed • Business Registration Certificate (if the Trust trades as a business) • ASIC/Company Search • Accountant's address and contact details