

AML, NCCP and PI details current Yes No

CHECKLIST (please include supporting documents as per below)

All applications must have

- Signed application documents
- Completed and signed Disclosure and Assessment Forms and Broker Declaration
- Applicant/Guarantor Identification Form
- Certified copies of identification
- Credit Card authority for up-front fees to be completed. (e.g. valuation, fixed rate lock in)
- Rates Notice for all properties owned
- Serviceability calculation print out
- LMI premium calculation (if applicable)
- Supplementary living expense form (**Platinum**)
- Agent certified ID form (**Exclusive**)

Servicing Calculators

- Classic = Classic Calculator (if LMI required, Classic Calculator acceptable up to \$1M, otherwise Genworth or QBE Calculator also required)
- Premium = Genworth Calculator regardless of LVR
- Platinum = Platinum Calculator (if LMI required, Platinum Calculator acceptable up to \$1M, otherwise Genworth Calculator also required)
- Exclusive = Genworth Calculator regardless of LVR

PAYG applications

- 2 payslips less than 1 month old (payslip must contain employer ABN, evidence of salary crediting must be provided), PLUS
- Latest Payment Summary or Taxation Return for all applicants who have been in their current job for 12 months or more (last 2 years Payment Summaries or Tax Returns required if less than 12 months in current job) and Tax Assessment Notices
- Letter or contract of employment stating hours worked, rate per hour, length of employment, employers details and ABN, signed and dated
- Existing rental income proof

Self-employed applications

- Last two years full business/company Tax returns and financials, two years tax assessment notices (profit and loss if available) PLUS
- Last two years full personal Tax returns and tax assessment notices
- Existing rental income proof

Refinance applications

- Last 6 months statements for home loans being refinanced
- Last 6 months statements for credit/store cards/personal loans being refinanced

Existing Debt (not refinancing)

- 6 months home loan statements, no older than 30 days
- 3 month credit card statement (**Exclusive**). 1 month (**Classic, Premium, Platinum**)
- 6 months personal loan statement (**Exclusive**). 1 month (**Classic, Premium, Platinum**)
- 30 day transaction account statement
- Proof of current rent expense payment 3 months (**Exclusive**)
- Ongoing rent expense proof required (**Classic**)

New purchase applications

- Contract for sale/Contract note (must show purchase price, finance date and settlement date)
- Evidence of funds to complete the purchase of the property
- Statutory declaration that funds being gifted are non-refundable (if applicable) including a statement confirming the funds are available
- Last 3 months bank statements confirming genuine savings
- Completed FHOG application if applicable

Construction loan applications

- Fixed price building contract/quote/tender PLUS
- Proposed building plans and specifications

Investment property applications

- Letter from real estate agent confirming proposed/existing rental income or lease agreement or rental statement
- Description of property where the property is not a residential house/unit

Lo Doc applications

- Completed Lo Doc/Alt Doc declaration (**Classic, Platinum**)
- Completed accountant's declaration (**Classic, Platinum**)
- Accountant's Dec or 6 months BAS or 3 months Business Bank Statements (**Platinum**)

Company/Trusts

- Trust Deed, signed and stamped PLUS
- Last two years full Taxation returns of the trustee and all borrowers
- Company and Trust Appendix (if applicable) including KYC forms
- Company ID documents eg ASIC search results
- Credit Search Directorships results <90 days old

SMSF Lending

- Business Membership Form (**Exclusive**)
- SMSF Trust
- Bare trust
- SMSF Bank Statement