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## Documents Required

Lenders will need all listed documents to verify and authenticate your loan application. There are no exceptions, ALL items will be needed

### INCOME

#### ***If an employee (PAYG)***

- Last 2 pay slips for all jobs - **Must show name, hourly rate, hours worked, YTD and leave due**
- Last Payment Summary - **previously known as Group Certificate**
- Personal Tax returns - **to confirm other income like share dividends etc**

#### ***If Self Employed***

- Last 2 years personal tax returns - **(Company & Sole trader)**
- Last 2 years Business tax returns - **(Pty Ltd Companies / Partnerships / Trusts)**
- Last 2 years company financials - **(Pty Ltd Companies / Partnerships / Trusts)**
- Last 2 years Personal "Notices of Assessment" (NOA) from ATO

### STATEMENTS

- Home / Investment loan statements - **6 Months if being refinanced and not more than 14 days old**
- Personal loan statements - **Not more than 14 days old**
- Credit card statement for ALL cards **(even if you don't use it) - Recent / or 3 Months if being refinanced**
- Savings / Transaction A/C statements - **Last 3 months mandatory**
- Council Rate Notice(s) **for all properties owned**
- Copy of Purchase contract - **or initially a sales advice from selling agent**

### IDENTIFICATION

- Drivers Licence - **Clear colour copy Plus**
- Passport or Birth Certificate
- Medicare Card - **to confirm number of dependants**
- Marriage certificate - **if your name has changed (e.g. marriage)**

### OTHER INCOME

- Rental statements or lease agreement from agent - **To confirm existing or expected rent**
- Family allowance - **DSS letter not more than 6 weeks old**
- Child support - **Must be paid and verified via Child Support Agency**

Actual Monthly Living expenses are now Mandatory for all borrowers in all cases  
**Please complete the next page as accurately as possible**

\* Note: Anyone not currently holding property will be required to provide evidence of 5% genuine savings in bank accounts for the last 6 months.

**Lenders will not look at applications unless ALL requirements are provided**



# Estimated LIVING EXPENSES

Name: \_\_\_\_\_

Household consists of: Adults: \_\_\_ Children: \_\_\_

	Weekly	Fortnightly	Monthly
<b>UTILITIES &amp; RATES - Owner Occupied Property</b> Utilities, Body Corporate & Strata Fees, Rates, taxes & levies, Repairs & Maintenance, Other household items	\$		
<b>UTILITIES &amp; RATES - Investment Properties</b> Utilities, Body Corporate & Strata Fees, Rates, taxes & levies, Repairs & Maintenance, Other household items	\$		
<b>TELEPHONE &amp; INTERNET</b> Mobile Phone, Home Phone, Internet PAY TV Music Streaming Service, Video Streaming Services	\$		
<b>GROCERIES</b> Typical supermarket shop including food & toiletries	\$		
<b>RECREATION &amp; ENTERTAINMENT</b> For example: Alcohol, Tobacco, Gambling, Restaurant, Membership fees & subscriptions, Holidays, Pet care	\$		
<b>CLOTHING &amp; Personal Care</b> For example: Clothing, Footwear, Cosmetics, Personal care etc.	\$		
<b>MEDICAL &amp; HEALTH (Excluding Health Insurance)</b> For example: Doctor, Dental, Optical & Pharmaceutical	\$		
<b>TRANSPORT</b> Public Transport, Parking & tolls, Vehicle running costs (fuel, servicing)	\$		
<b>EDUCATION</b> School fees, books, uniforms etc.	\$		
<b>CHILDCARE</b> Childcare including Nannies	\$		
<b>INSURANCE</b> For example: Health, Life, Income Protection, Home & Contents, Motor Vehicle	\$		
<b>OTHER</b> (Unique items not included in above - Must be explained)	\$		
<b>TOTAL MONTHLY EXPENSES</b>	\$		
I hereby declare that the above stated living expenses are a true and correct reflection of my/our actual living expenses.			
Signature _____		Date: _____	

PRINT

CLEAR