



PO Box 294
Berowra Heights NSW 2082
Ph: 02 9456 0847
Mbl: 0411 514 913
Email: info@dmconline.com.au
WEB: www.dmconline.com.au

Documents Required

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 - *Can now be accessed via your My Gov account*
- 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 Aust Tax Office

BANK 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*

See next page to access a free secure link to assist you with providing us with bank statements

PROPERTY DOCUMENTS

- Council land rate notices for all property held
- Copy of purchase contract or initially a sales advice from selling agent

IDENTIFICATION

- Drivers Licence - *Clear color 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 (If applicable)

- 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 page 3 as accurately as possible



Direct Mortgage Concepts have partnered with illion BankStatements to provide a secure, automated and free service which allows you to quickly submit bank statements directly to us.

It's designed to simplify and speed up the loan application process.

How does it work?

We provide you with a secure web link that directs you to a webpage where you can start the statement submission process. Once you've selected your bank, you'll be able to login to your online banking through a secure BankStatements portal. Using a read-only process, your bank statements are retrieved from your account and sent directly to us.

Benefits for you

- It's fast and easy – it usually takes less than a minute to complete the process. This means no more lining up in your bank to get the statements you need
- We receive your statements almost instantly, which means your loan application gets processed faster
- It's mobile friendly so you can complete the process on any mobile device or your desktop computer

How secure is it?

- It's a one-time retrieval and it only happens with your authorisation
- Since the service is read-only, we cannot transact on your account in any way
- Your financial data is encrypted with bank-level 256-bit encryption, secured by 2048-bit keys – this is the same level of protection that your bank provides
- Your bank login details are never stored, they are encrypted and securely discarded immediately after you log in
- BankStatements is regularly audited by independent security experts to ensure the highest levels of data protection and security

[Click the link to launch the online process](#)

<https://bankstatements.com.au/iframe/start/PFGX-1-33Q9VFO?ip=B98EC410-C639-3E45-DD55-17931E2C58E5>

What about your privacy?

Adherence to Australian privacy principles and laws is at the core of this service. All illion servers are located in Australian data centres and your personal details are never shared with or sold to third parties.



Estimated LIVING EXPENSES

Name: _____

Household consists of: Adults: ___ Children: ___

Weekly
Fortnightly
Monthly

UTILITIES & RATES - Owner Occupied Property Utilities, Body Corporate & Strata Fees, Rates, taxes & levies, Repairs & Maintenance, Other household items	\$
UTILITIES & RATES - Investment Properties Utilities, Body Corporate & Strata Fees, Rates, taxes & levies, Repairs & Maintenance, Other household items	\$
TELEPHONE & INTERNET Mobile Phone, Home Phone, Internet PAY TV Music Streaming Service, Video Streaming Services	\$
GROCERIES Typical supermarket shop including food & toiletries	\$
RECREATION & ENTERTAINMENT For example: Alcohol, Tobacco, Gambling, Restaurant, Membership fees & subscriptions, Holidays, Pet care	\$
CLOTHING & Personal Care For example: Clothing, Footwear, Cosmetics, Personal care etc.	\$
MEDICAL & HEALTH (Excluding Health Insurance) For example: Doctor, Dental, Optical & Pharmaceutical	\$
TRANSPORT Public Transport, Parking & tolls, Vehicle running costs (fuel, servicing)	\$
EDUCATION School fees, books, uniforms etc.	\$
CHILDCARE Childcare including Nannies	\$
INSURANCE For example: Health, Life, Income Protection, Home & Contents, Motor Vehicle	\$
OTHER (Unique items not included in above - Must be explained)	\$
TOTAL MONTHLY EXPENSES	\$
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