

# Supporting Document Checklist

Please return the evidence applicable to your application as outlined on the checklist below.

## Evidence of Income

<p><b>PAYG applicants</b> includes full time, permanent part time, casual, contract workers</p>	<p><input type="checkbox"/> In all instances, provide the most recent 3 month's bank statements showing regular salary credits evidencing name of employer</p> <p><b>And either:</b></p> <p><input type="checkbox"/> 2 current payslips less than 60 days old, containing YTD figures, borrower name and employer name</p> <p><b>Or any two of the following:</b></p> <p><input type="checkbox"/> 1 current payslip less than 60 days old, containing YTD figures, borrower name and employer name</p> <p><input type="checkbox"/> Letter, less than 60 days old, from employer stating start date of employment, gross weekly or annual pay, gross year to date pay, and terms of employment (on company letterhead with ABN, signed and dated)</p> <p><input type="checkbox"/> Most recent PAYG Payment Summary</p> <p><input type="checkbox"/> Copy of current employment contract</p> <p><input type="checkbox"/> Most recent ATO Notice of Assessment</p> <p><input type="checkbox"/> Most recent ATO tax return</p> <p><b>PAYG applicants employed by family will require:</b></p> <p><input type="checkbox"/> Most recent ATO Notice of Assessment</p> <p><b>and either</b></p> <p><input type="checkbox"/> Most recent ATO tax return <b>OR</b></p> <p><input type="checkbox"/> Most recent PAYG payment summary</p>
<p><b>Self Employed</b> Must be self-employed for more than 2 years</p>	<p><b>Partnership/Company Directors</b></p> <p><input type="checkbox"/> 2 current individual taxation returns and Notices of Assessment <b>AND</b></p> <p><input type="checkbox"/> 2 current business taxation returns and supporting financials reflecting 2 years trading activity. Where the tax return is not prepared by an accountant a Notice of Assessment must also be provided.</p> <p><b>Sole Traders</b></p> <p><input type="checkbox"/> 2 years individual taxation returns and Notices of Assessment</p>
<p><b>Salary Benefits</b> Permanent Overtime, Bonus, Commission, Permanent Allowances</p> <p>Overtime must be permanent, a condition of employment and evident as regular for a minimum period of 12 months.</p> <p>Commission and/or Bonus must be a permanent part of income and have been constant for at least 2 years with the current employer.</p>	<p><input type="checkbox"/> Payslip less than 60 days old <b>OR</b></p> <p><input type="checkbox"/> Most recent PAYG payment summary <b>OR</b></p> <p><input type="checkbox"/> Letter from employer stating that this is condition of employment <b>OR</b></p> <p><input type="checkbox"/> Most recent ATO tax return</p> <p>Note: It is accepted that overtime and shift allowances for essential services such as ambulance, fire, police, nurse etc. is a condition of employment and ongoing, therefore no further verification from the employer is required.</p>
<p><b>Salary Deductions</b> Voluntary Superannuation payments above the legislative requirements, other salary sacrifices</p>	<p><input type="checkbox"/> Payslip less than 60 days (confirming pre-tax super deduction) <b>OR</b></p> <p><input type="checkbox"/> Most recent PAYG payment summary <b>OR</b></p> <p><input type="checkbox"/> Most recent ATO tax return (confirming pre-tax super deductions) <b>OR</b></p> <p><input type="checkbox"/> Letter of Offer / Letter of Employment</p>
<p><b>Austudy, Centrelink long term pensions, Family tax benefit A &amp; B, Child care benefits</b></p>	<p><input type="checkbox"/> Statement of benefit from Centrelink dated within the last 60 days</p>
<p><b>Child support / maintenance</b></p>	<p><input type="checkbox"/> Child Support Agency assessment notice <b>AND</b></p> <p><input type="checkbox"/> 6 months bank statements confirming regular payments</p>

<b>Rental Income</b>	<p><b>Any 1 of the following current documents:</b></p> <p><b>Untenanted</b></p> <p><input type="checkbox"/> Rental appraisal from a real estate agent or licensed valuer</p> <p><input type="checkbox"/> Current valuation by a registered valuer stating the market rent</p> <p><b>Commercial</b></p> <p><input type="checkbox"/> Current formal lease agreement with minimum 12 months to expiry.</p>	<p><b>Tenanted</b></p> <p><input type="checkbox"/> Current tenancy agreement</p> <p><input type="checkbox"/> Current rental statement or rent receipts</p> <p><input type="checkbox"/> Current valuation by a registered valuer stating the actual rent</p> <p><input type="checkbox"/> 6 month's statements showing regular payments</p> <p><input type="checkbox"/> Current ATO tax return</p>
<b>Lo Doc applicants</b>	<p><input type="checkbox"/> Lo Doc declaration and accountant's verification form signed and dated</p> <p>Note: Any joint applicants earning PAYG income must also provide supporting PAYG verifications as per above</p>	
<b>Share dividends from a public listed company</b>	<p><input type="checkbox"/> Confirmation of ASX200 listing</p> <p><b>AND any one of the following:</b></p> <p><input type="checkbox"/> Copy of statements from investment manager or broker showing past earnings and current holdings <b>OR</b></p> <p><input type="checkbox"/> Current ATO tax return</p>	
<b>Royalties, interest, annuities and distributions from property trusts, and other sustainable investment income</b>	<p><b>Any 1 of the following:</b></p> <p><input type="checkbox"/> Copy of statements from investment manager or broker showing past earnings and current holdings</p> <p><input type="checkbox"/> Current ATO tax return</p> <p><input type="checkbox"/> Letter from accountant stating net benefits and period of benefits</p>	
<b>Managed Super Fund</b>	<p><input type="checkbox"/> A current superannuation fund statement (less than 12 months old)</p> <p><b>AND</b></p> <p><input type="checkbox"/> 6 months bank statements (no greater than 30 days old) showing regular income from the superannuation investment</p>	
<b>Self-Managed Super Fund</b>	<p><input type="checkbox"/> Audited Financial Statements (including Profit &amp; Loss and Balance Sheet) and ATO Tax Return(s), (no greater than 18 months old)</p> <p><b>AND</b></p> <p><input type="checkbox"/> 6 months bank statements (no greater than 30 days old) showing regular income from the superannuation investment</p>	

## Evidence by Applicant Type

<b>Power of Attorney</b>	<input type="checkbox"/> Power of Attorney document, registered with the Lands Title Office in the state it was created
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## Application Requirements

<b>Application Form</b>	<p><input type="checkbox"/> Fully completed application form with signed declaration and authorisation by all applicants and guarantors (dated less than 60 days old)</p> <p><input type="checkbox"/> Signed purpose declaration (if applicable)</p>
<b>Applicant History</b>	<p><b>All applications:</b></p> <p><input type="checkbox"/> Most recent 3 month's statements for main transaction account where payroll/salary is credited, no greater than 31 days old.</p> <p><b>Standard loan only: Term loan, Line of Credit or Personal Loan debt(s) not being refinanced</b></p> <p>Any one of the following documents:</p> <p><input type="checkbox"/> Most recent loan statement covering a minimum of 1 month, no older than 6 months; <b>OR</b></p> <p><input type="checkbox"/> Internet transaction listing covering a minimum of 1 month</p> <p><b>Standard loan only: Hire Purchase/Lease debt(s) not being refinanced</b></p> <p><input type="checkbox"/> Most recent transaction account statement showing direct debits; or</p> <p><input type="checkbox"/> A copy of the contract.</p>

	<p><b>Standard loan only: Credit or store card(s) not being refinanced</b></p> <p><input type="checkbox"/> Most recent month's statement, no greater than 31 days old.</p> <p><b>Lo Doc loan only: Term loan, Line of Credit, Personal Loan/Hire Purchase/Lease or Credit Card debt(s) not being refinanced</b></p> <p><input type="checkbox"/> Most recent 3 months statements on all external debt(s)</p>
<b>New purchase applications</b>	<p><input type="checkbox"/> Purchase contract – fully signed by both parties, including conditions/annexures pages (even if blank)</p> <p><input type="checkbox"/> Evidence of savings/deposit/equity/funds to complete: statements must have the Bank/Institutions Name on them, your name, the account number; or Statutory Declaration for gifted funds/gifted equity</p> <p><input type="checkbox"/> First Home Owners Grant Application form – completed if applicable</p>
<p><b>Refinance/Debt Consolidation application</b></p> <p>Limit and repayment amount for all debt(s) must be verified to statements</p>	<p><input type="checkbox"/> Discharge intention – completed and signed by applicants</p> <p><input type="checkbox"/> Where LMI is required - last 6 months statement for mortgage loan, last 6 months statements for personal loan/hire purchase/lease and 3 months statements for all other debts being refinanced</p> <p><input type="checkbox"/> Where LMI is not required - last 3 months statements for all debt(s) being refinanced (for both Standard and Lo Doc applications)</p> <p>(most recent statement must be dated within the last 30 days; internet statements are acceptable where they show name and account details)</p>
<b>Construction Application</b>	<p><input type="checkbox"/> Builders pack containing:</p> <ul style="list-style-type: none"> <li>• Contract signed by builder and you</li> <li>• Building schedule, including progress payment summary</li> <li>• Building specifications</li> <li>• Footing/Engineers report</li> <li>• Copy of plans</li> <li>• Builders insurance</li> <li>• Council approval (required before 1st drawdown)</li> </ul>
<b>Bridging applications</b>	<input type="checkbox"/> Go-Between calculator
<b>Insurance</b>	<input type="checkbox"/> Certificate of Currency on your home building insurance noting Bendigo and Adelaide Bank Limited as interested party for all properties. Required prior to your loan settling.

## Identification Documents

<p>Copies of sighted identification documents.</p> <p><input type="checkbox"/> One document from section A or</p> <p><input type="checkbox"/> One document from section B and one document from section C</p>	
<p><b>Section A: Primary photographic documents</b></p> <p><input type="checkbox"/> Drivers licence – Australian</p> <p><input type="checkbox"/> Passport – Australian</p> <p><input type="checkbox"/> Proof of Age Card - Australian State of Territory</p> <p><input type="checkbox"/> National identity Card – Foreign</p> <p><b>Section B: Primary non-photographic documents</b></p> <p><input type="checkbox"/> Birth Certificate – Australian</p> <p><input type="checkbox"/> Birth Certificate - Foreign</p> <p><input type="checkbox"/> Citizenship Certificate - Australian</p> <p><input type="checkbox"/> Citizenship Certificate - Foreign</p> <p><input type="checkbox"/> Pension Card (Centrelink)</p> <p><input type="checkbox"/> Birth extract issued by an Australian State or Territory</p> <p><input type="checkbox"/> Health Care Card issued by Centrelink or Department of Veterans affairs</p>	<p><b>Section C: Secondary identification documents</b></p> <p><input type="checkbox"/> Benefits notice issued by government which contains name and residential address less than 12 months old</p> <p><input type="checkbox"/> ATO notice which contains name and residential address less than 12 months old</p> <p><input type="checkbox"/> Notice issued by local government or utilities provider which contains name and address less than 3 months old</p>