

Supporting document guidelines

Help us process your applications and settle even faster by using the guidelines below.

GENERAL

- Fully completed loan application - signed by borrowers & guarantors.
- 100 points of id for individual borrowers & guarantors.
- Copy of any trust deed / deed variations.
- Exit strategy letter and supporting info.
- NCCP loans - last 3 months personal bank statements.
- Income if servicing - PAYG - last 2 pay slips and bank statements.
- Income if servicing - self employed - accountants declaration.
- Credit defaults / arrears - explanation for issues on credit file.
- Replacement insurance noting the lender.
- If exit is sale & term 3 months or under - real estate sales agreement.
- Brokers invoice.
- Most recent water notice.
- Copy of any lease.

PURCHASES

- Copy of complete purchase contract.
- Evidence of deposit and sufficient funds to complete purchase.

EQUITY LOANS

- Renovations - schedule of improvements and costs inc contingency.
- Confirmation of use of funds.
- First mortgage authority form signed (for second mortgages only).

REFINANCES

- Most recent rates / water notices.
- Strata notice - if strata title.

Last 6 months current mortgage statement.

- Most recent statement on debts to be consolidated.

COMMERCIAL PROPERTY LOANS

- Most recent rates / water notices.
- Copy of any lease.
- Tenancy schedule - if commercial multiple tenancy asset (wale test) if exit refinance.

CONSTRUCTION LOANS

- Planning permit / development approvals.
- Building permit/ approval.
- Building contract and plans.
- Builder's insurance.
- Builder's and developer's capability statements / bank packs for larger development.
- Feasibility table from developer.
- Pro forma presale contracts - (enforceability review if required).
- FIRB approval letter - where required.
- Presales schedule.
- Evidence of funds to complete non contract works (council c substation and connection fees, infrastructure charges, consultant fees, volumetric subdivision, marketing etc) if outside build contract.

SMSF LOANS

- Copy of SMSF deeds.
- SMSF statement confirming contributions.
- Confirmation of rental income.
- Tenancy schedule - if commercial multiple tenancy asset (wale test).

