

Primary Borrower

Your Reference

Date

Product

Prime

Freedom

Expat

Application Details

Loan Application with privacy consent form (fully completed, signed & dated)

Cover sheet

Credit Note

Serviceability Worksheet

Equifax Reports for each individual, company, trust & other related entities
(Note: recent enquiries must be addressed in Credit Note)

Valuation (attached/ordered)

Evidence of funds to complete (if applicable)

For Each Individual Applicants

KYC & VOI Identification Form

Certified Identification documents attached:

- Passport
- Drivers Licence/Government issued Photo Card
- Marriage/change of name certificate

Additional Required for Expatriate/Foreign Applicants

Foreign Credit Report

VEVO search

PEP Check

Visa (>12 months remaining) (Expat only)

Loan Purpose – Supporting Documents

For New Purchase

Full copy of Contract of Sale

Stat dec for Deposit Gifts (if applicable)

For Refinance or Debt Consolidation

6 months loan statements

Current rates notice for the security

Equity Release

Current title search

Evidence of use of funds

Current rates notice for the security

For Construction

Fixed price building contract

Progress payment schedule

Construction plans and specifications

Proof of Income

Self-employed

Full Doc

ABN search

2 years company financials*

2 years personal tax returns with NoA*

*NOTE: Only 1 year required if credit score ≥ 700 &

ABN registration ≥ 4 years

Alt Doc

ABN search must be completed

Self-employed Income Declaration Form

ONE of the following:

- Accountant's Letter confirming income
- 12 months BAS statements from ATO Portal
- 12 months business bank statements

Additional required for Foreign Company

6 months personal bank account statements

Business/company register checks

Web presence

PAYG

2 of 3 most recent consecutive payslips

ONE of the following (applicable if Credit Score <600, NSI <\$500 or DTI > 6):

- 3 months bank statement showing salary credit
- 2 years ATO Income statement (via MyGov)

Employment verification

- Obtain employer's contact details through an independent source
- ABN or ASIC search
- Verbal employment checks confirming role, income & length of employment

Additional required for Foreign PAYG

Employer letter or employment agreement

Other Income/Savings

Evidence of additional income

Irregular/casual: Evidence of 12 months income