

Thank you for choosing Austral Lending Solutions to arrange your finance. Applications can be made over the phone or in person at our office and the following checklist gives you a detailed list of the items we will need to complete your application and submit to one of our lenders. When you make your appointment, go through the list carefully and bring all of the required documents. We are able to copy them for you and return the originals to you after your appointment.

APPLICANT IDENTIFICATION

For all applicants

- ☐ Current Drivers Licence (include copy of back)
- ☐ Medicare Card
- ☐ First Home Buyers - Passport or Birth Certificate (include Marriage or Change of Name Certificate if different)

INCOME VERIFICATION - PAYG

PAYG Salary (inc full time, part time, casual)

- ☐ Copy of the three (3) most recent consecutive payslips (must be computer generated with ABN)
- ☐ Most Recent ATO notice or group certificate

Casual employment or Second Job

- ☐ Group Certificates from last 2 x financial years

Commission, Bonuses, Overtime, Allowances

- ☐ Copy of last 2 years tax return or group certificates showing regular income from bonus or commissions plus
- ☐ Signed and dated letter from employer stating gross annual base income plus continuous shift or commission or overtime details

Investment Income

- ☐ Shareholding Certificates/statement/notices

Government Allowances / Maintenance / Other

- ☐ A current Centrelink statement showing name of customer, frequency and amount
- ☐ A current bank statement showing direct credits identifiable as income stated

INCOME VERIFICATION – Self Employed

Self-employed Borrowers

- ☐ Copy of last two (2) years tax returns – personal and business
- ☐ Accompanying ATO notices for the past two (2) years tax returns
- ☐ Copy of last two (2) years financials (i.e. profit and loss and balance sheet)

Rental Income

- ☐ An Executed Lease Agreement OR
- ☐ Rental appraisal from a Real Estate Agent OR
- ☐ 3 mths recent bank statement showing direct credits identifiable as the rental income

VERIFICATION OF ASSETS AND LIABILITIES

Important: ALL statements must cover consecutive months and the latest statement must not be more than 14 days old. Online statements must include name and account number.

- ☐ Copy of last 1 months bank statements showing transactional history (all savings a/c's)
- ☐ Shares – documents evidencing ownership
- ☐ Rates notice(s) of all properties
- ☐ Copy of last 1 months bank statements for all liabilities, i.e. personal loans, home loans, credit cards

Note: if refinancing, 6 months statements will be required.

DETAILS OF PURCHASE

- ☐ Contract of Sale (if purchasing)
- ☐ Building contract and specifications (if building)

Help us to help you, by completing this checklist. We realise your time is valuable so by having the above documentation available on the day of your appointment, we can optimise your time.