

IDENTIFICATION

For identification purposes, each applicant will need to supply 100 points of identification from the chart below. If your name is not the same on all your IDs, we will need a Name Change Certificate or Marriage Certificate.

Birth Certificate	70 Points	
Citizens Certificate	70 Points	
Current Passport	70 Points	
Drivers Licence	40 Points	
Student Card	35 Points	
Pension Card	35 Points	
Health Care Card	35 Points	
Rates Notice	35 Points	
Utilities Bill	35 Points	
Medicare Card	25 Points	
Credit Card	25 Points	

ASSETS

If you are PURCHASING:

Deposit – last 3 months bank statements with your name on them for the account that you saved your deposit into

Equity – Most recent rates notice for the property with the equity

Gift – A signed and dated letter from the gifter stating that the gift is unconditional and does not need to be repaid in any way

Contract of Sale – fully signed and dated by all parties for the property being purchased

If you are REFINANCING:

Rates Notice – Most recent rates notice for the property being refinanced

LIABILITIES

If you have a HOME or INVESTMENT LOAN:

Last 6 months of statements if this loan is being refinanced, these must have your name on them

Most recent statement if this loan is NOT being refinanced, this must have your name on them

If you have a CREDIT CARD or PERSONAL LOAN or BUSINESS LOAN:

Last 3 months of statements if this loan is being refinanced, these must have your name on them

Most recent statement if this loan is NOT being refinanced, this must have your name on them

INCOME

All applicants must provide at least their most recent month's bank statements for the account their pay goes into.

If you receive PAYG income:

Payslips – 2 most recent payslips

PAYG Summary – Most recent

If you are SELF-EMPLOYED:

Business Tax Returns – 2 most recent years

Individual Tax Returns – 2 most recent years

Notice of Assessment – Most recent

If you receive RENTAL income:

Lease Agreement or Rental Statements

If you receive OTHER income:

Bank statements – 3 most recent months with your name on them for the account your other income goes into

Centrelink Statements – most recent statement or letter detailing income and benefit

EXPENSES

If you are RENTING:

Lease agreement or

Bank statements – 3 most recent months with your name on them for the account your rent comes out of

If you are BOARDING:

Letter from parents or relative if rent or board is being paid to a family member or

Letter from parents confirming that applicant resides in their property and does not pay any rent or board if applicant is living at home and not paying rent or board

PERSONAL LOAN

If you receive PAYG income:

Payslips – Most recent payslip that confirms your year-to-date income

If you are SELF-EMPLOYED:

Individual Tax Returns – Most recent years Last years with ATO Assessment Notice

If you receive RENTAL income:

Lease Agreement or Rental Statements

If you are REFINANCING other loans:

Statements - Most recent 3 months