

INCOME DOCUMENTS

Please tick for a YES response ☒

Income Type	Income Validation Requirements	
PAYG	2 most recent consecutive payslips PLUS for Casual Employment (Most recent PAYG Summary or Notice of Assessment) OR 3 months Bank Statements showing consecutive salary credits* OR A copy of the Employment Contract	<input type="checkbox"/>
Interest, Dividend, and Superannuation Income	Investment/Share Statement or Certificate (e.g. Term Deposit Certificate or Superannuation Statement) OR Last 2 years personal Tax Returns showing consistent income AND Notices of Assessment for these 2 years	<input type="checkbox"/>
Benefit/Centrelink Income Statement	Centrelink Statement (no older than 30 days) showing current benefit amount, frequency, and type of benefit OR 3 months Bank Statements showing consecutive benefit credits*	<input type="checkbox"/>
Rental Income	Current signed Tenancy Agreement OR Current End of Month Statement from the Real Estate showing rent received OR 3 months Bank Statements showing consecutive rental income being deposited* OR A Letter from the Real Estate Agent detailing the current or expected rent	<input type="checkbox"/>
Child Support Maintenance	Child Support Statement (Issued by CSA) PLUS 6 months Bank Statements showing consecutive support credits*	<input type="checkbox"/>
Other Income	Last 2 years Personal Tax Returns showing consistent income AND Notices of Assessment for these 2 years	<input type="checkbox"/>
Sole Trader	Last 2 years Personal Tax Returns AND Notices of Assessment for these 2 years	<input type="checkbox"/>
Partnership	Last 2 years Partnership Tax Returns AND a Tax Portal current within 30 days PLUS Last 2 years Full Partnership Financials (incl. P&L & Balance Sheet) PLUS Last 2 years Personal Tax Returns AND Notices of Assessment for these 2 years	<input type="checkbox"/>
Trust	Last 2 years Trust Tax Returns AND a Tax Portal current within 30 days PLUS Last 2 years Full Trust Financials (incl. P&L & Balance Sheet) PLUS Last 2 years Personal Tax Returns AND Notices of Assessment for these 2 years PLUS Certified Trust Deed AND any Trust Deed Variations	<input type="checkbox"/>
Company	Last 2 years Company Tax Returns AND a Tax Portal current within 30 days PLUS Last 2 years Full Company Financials (incl. P&L & Balance Sheet) PLUS Last 2 years Personal Tax Returns AND Notices of Assessment for these 2 years	<input type="checkbox"/>

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LOAN SPECIFIC DOCUMENTS

Please tick for a YES response ☒

Purpose Type	Validation Requirements	
All Loans	1 month Statement for main non-Auswide Transaction Account (Account receiving salary credits)* PLUS 1 month Statement for ALL non-Auswide Credit Card, Personal Loan, and Home Loan Accounts*	<input type="checkbox"/>
Purchase of Real Property	A full copy of the Contract of Sale or for Western Australia (Offer and Acceptance) PLUS Receipt of any Deposit paid OR Most recent Bank Statement showing the deposit from savings*	<input type="checkbox"/>
First Home Buyer	First Home Owners Grant Application (if the Grant is being used as a deposit towards a purchase) Home Guarantee Scheme - Home Buyer Declaration 'Statutory Declaration' (if a Housing Australia scheme is applicable) PLUS Last financial year Notice of Assessment (if a Housing Australia scheme is applicable)	<input type="checkbox"/>
Construction	A full copy of the signed Construction Contract from a licensed builder (including Plans, Specifications, and Terms & Conditions etc) PLUS Quotes for any additional works	<input type="checkbox"/>
Refinance / Debt Consolidation	Current Rates Notice if any property is being Refinanced PLUS 6 months of Statements for all Home or Personal Loans being refinanced* PLUS 3 months of Statements for all Credit Cards being paid out or reduced*	<input type="checkbox"/>
Equity Release	Formal quotes evidencing the purpose for cash to be released	<input type="checkbox"/>

LOANS WITH LENDERS MORTGAGE INSURANCE

Please tick for a YES response ☒

Deposit Type	Validation Requirements	
Savings	Most recent Account statement showing 3 months of savings pattern*	<input type="checkbox"/>
Term Deposit, Gifted Funds or Inheritance	Most recent Account statement showing funds held for more than 3 months in your account* PLUS for Gifted Funds, a Statutory Declaration stating 'non-repayable gift'	<input type="checkbox"/>
After Tax Bonus / Loan Advance Funds / Sale of Shares	Most recent Account or Loan statement showing the funds held in your account*	<input type="checkbox"/>
Equity Release on a Home Loan	Most recent Account statement showing funds held in the account* PLUS A Home Loan statement for the loan providing the funds	<input type="checkbox"/>
Accessible Superannuation	Current Superannuation Statement showing the funds available to be drawn	<input type="checkbox"/>
Sale of Real Estate	Contract of Sale for the property being sold AND Current Statement for any Home Loan being paid out from sale proceeds*	<input type="checkbox"/>

Any Statements marked with an asterisk (*) need to be dated within 30 days of your Home Loan Interview. Any statement dated beyond this should be accompanied by a transaction listing that clearly shows the account number and have the most recent transaction within 30 days of the interview.

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IDENTIFICATION

To adequately identify you for a Home Loan Application and for a Housing Australia scheme (if applicable), original documents listed below will need to be sighted. **If you are unable to bring all documents required for category 1 then move to category 2 and so on.**

Please tick for a YES response ☒

Cat.	Primary Identification	Supporting Identification	Housing Australia ID (If not already provided)	<input checked="" type="checkbox"/>
1.	Australian Passport OR Foreign Passport	+ Australian Drivers Licence OR Photo Card + Change of name OR marriage certificate (if necessary)	+ Medicare Card	<input type="checkbox"/>
2.	Australian Passport OR Foreign Passport	+ Full Birth certificate OR Citizenship certificate OR Descent certificate + Medicare OR Centrelink OR Department of Veterans' Affairs card + Change of name OR marriage certificate (if necessary)	+ Medicare Card	<input type="checkbox"/>
3.	Australian Drivers Licence OR Photo Card	+ Full Birth certificate OR Citizenship certificate OR Descent certificate + Medicare OR Centrelink OR Department of Veterans' Affairs card + Change of name OR marriage certificate (if necessary)	+ Full Birth certificate OR Citizenship certificate + Medicare Card	<input type="checkbox"/>