

BETTER CHOICE GOLD MEDICO

APPLICATION

- Fully completed loan application form (signed & dated by all parties)
 - Responsible Lending Summary
 - Broker Declaration & VOI
 - Applicant Declaration/s & Consent
- Tax file numbers removed from file (including foreign Taxpayer Identification Numbers)
- Most recent loan statement covering a minimum of 1 month, no greater than 6 months old for all external mortgages, personal loans.
- Most recent 3 months main transactional banking statements (no older than 6 weeks old)
- Most recent statement for all credit cards not being refinanced (dated within 30 days)

INCOME/ EMPLOYMENT

Please provide the following:

PAYG (mandatory)

- Two payslips dated within 60 days

PAYG (optional)

- Three months bank statement showing regular salary credits evidencing name of employer
- Copy of current employment contract
- Employment letter dated within 30 days

Self-Employed > 12 Months

- Most recent personal tax return with ATO notice
- Most recent company/trust/partnership tax return and supporting financials
- Most recent 6 months ATO lodged BAS

Self-Employed < 12 Months

- Fully completed self-employed declaration of financial position
- Most recent 6 months ATO lodged BAS
- Self-employed contract (where applicable)

Self-Employed < 6 Months

- Fully completed self-employed declaration of financial position
- 3 months business bank statements
- Self-employed contract (where applicable)

SUPPORTING DOCUMENT CHECKLIST



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RENTAL INCOME/EXPENSE

ONE of the following for INCOME and ONE of the following for EXPENSE (if applicable):

Current rental statement or rent receipts from a Real Estate or Managing Agent: or

Copy of the signed current lease/ tenancy agreement from a Real estate or Managing Agent: or

6 months statement showing consistent / regular rental payments: or

Current tax return with ATO assessment notice

PURCHASE

Contract of sale and any special conditions (signed & dated by all applicants)

Evidence of funds to complete the transaction

Statutory declaration to confirm gifted funds (if applicable)

REFINANCE

Most recent council rates notice for property being refinanced

Mortgage loan statements of the last 6 months no greater than 30 days old

Personal loan statements for the last 6 months no greater than 30 days old

Credit card statement for the last 3 months no greater than 30 days old

** Internet transaction statements acceptable provided on original statement provided in support*