

BETTER CHOICE OPTIONS SMSF

APPLICATION

Fully completed loan application form (signed & dated by all parties) including:

Dated less than 60 days old

Responsible Lending Summary

Applicant Declaration/s & Consents

Broker Declaration & VOI

Company / trust VOI forms

Broker file / submission notes

Servicing Calculator

100 Points of ID

All Tax file numbers removed from file

INCOME/ EMPLOYMENT

PAYG (FULL DOCUMENTATION)

MANDATORY:

Two payslips dated within 30 days AND

Three months bank statement confirming salary credits dated within 30 days

OPTIONAL:

Most recent years PAYG summary or government income statement

Current employment contract or letter

SELF EMPLOYED

Two most recent years individual tax returns and ATO notices of assessment

Two most recent years company/trust/partnership tax returns and financials

BETTER CHOICE OPTIONS

RENTAL INCOME

ONE of the following:

Rental appraisal

Most recent rental statement from real estate/managing agent dated within 30 days

Current lease agreement

6 months bank statements confirming regular rental credits

Most recent years tax return confirming rental income

PURCHASES

Full copy of an executed contract of sale including all pages and annexures

Evidence of funds to complete the transaction

REFINANCE

Most recent council rates notice for all security properties

6 months home loan statements dated within the last 30 days

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

SMSF

Superfund trust deed (certified copy required prior to settlement)

Bare trust deed (certified copy required prior to settlement)

Company registration certificate for each trustee company

A statement confirming funds held in super account (dated within 30 days)

For new superfunds, an accountant letter confirming the running cost of the SMSF

For established superfunds, two years audited tax returns and financials