

# SUPPORTING DOCUMENT CHECKLIST



## BETTER CHOICE PLATINUM

### APPLICATION

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

Dated less than 60 days old	Broker Declaration & VOI
Responsible Lending Summary	Self Employed Declaration (Alt Doc only)
Applicant Declaration/s & Consents	

Detailed Broker file / submission notes

Servicing Calculator

100 Points ID

All Tax file numbers removed

Copy of the fully trust deed or all trust borrowers

Exit strategy for all applications where the loan term exceeds retirement age

### INCOME/ EMPLOYMENT

#### PAYG (FULL DOCUMENTATION)

TWO (2) computer generated current payslips within 30 days

**ONE** of the following:

Most recent years PAYG Summary or government income statement

Current employment contract or letter

Three (3) months bank statements confirming salary credits dated within 30 days

#### SELF-EMPLOYED (FULL DOC)

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

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

#### SELF-EMPLOYED (ALT DOC)

For Prime and Near Prime Alt Doc applications, one of the following:

Platinum accountant letter\*

6 months ATO lodged BAS

3 months business banking statements

*\*Accountant letter is not acceptable on Specialist or Specialist Plus loan products*

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## BETTER CHOICE GOLD

### RENTAL INCOME

ONE of the following:

- Most recent rental statement from a Real Estate or Managing Agent dated within 30 days
- Copy of the signed current lease/ tenancy agreement
- 3 months bank statements showing regular rental credits
- Most recent years tax return

### 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
  - 12 months required when refinancing a non-conforming home loan/lender
- 3 months personal loan statements dated within the last 30 days
- 3 months credit card statements dated within 30 days

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