

SUPPORTING DOCUMENT CHECKLIST



BETTER CHOICE - ULTIMATE

APPLICATION

Fully completed loan application form (signed & dated by all parties within the last 60 days)

Responsible Lending Summary

Broker Declaration & VOI

Applicant Declaration/s & Consents

Self Employed Declaration (Alt Docs only)

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

Mandatory - **TWO** (2) computer generated current payslips within 30 days

OPTIONAL 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)

One Year Financial Policy:

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

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

Most Recent 6 months ATO lodged BAS

Two Year Financial Policy:

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

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

SUPPORTING DOCUMENT CHECKLIST



BETTER CHOICE GOLD - ULTIMATE

INCOME/ EMPLOYMENT (CONT.)

SELF-EMPLOYED (ALT DOC)

Fully completed self employed declaration plus ONE of the following:

Accountant verification (not available on Specialist Plus products)

6 months ATO lodged BAS

3 months business banking statements from the main transactional account.

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

6 months bank statements showing regular rental credits

Most recent years tax return confirming rental income

OTHER INCOME

Most recent Centrelink Statement

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 property(s)

6 months home loan statements dated within the last 30 days

1 months personal loan statements dated within the last 30 days

1 months credit card statements dated within 30 days

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

BETTER CHOICE - ULTIMATE

ADVERSE CREDIT

A detailed explanation from the applicant(s) confirming how their adverse credit/adverse loan conduct occurred and mitigates for the future.

CASHOUT

Cashout <\$250,000

- Detailed explanation of the purpose of the cash out

Cashout >\$250,000

- A statutory declaration confirming the purpose of the cash out