

SUPPORTING DOCUMENT CHECKLIST

Better Choice GOLD



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

GOLD "Prime" Servicing Calculator

Certified copies of sufficient ID to meet one of the four ID options listed on VOI

All Tax file numbers removed

Trust Deed for:

- The trust borrower/applicant
- The trust the client is declaring an income under

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

INCOME/EMPLOYMENT

PAYG (FULL DOCUMENTATION)

Mandatory:

TWO computer generated current payslips within 30 days

Optional:

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 DOCUMENTATION)

One Year Financial Policy: (*No more than 18mths old)

Most recent years company/trust/partnership tax returns and financials*

Most recent year individual tax returns and ATO notice of assessment*

Most recent 6 months ATO lodged BAS

Two Year Financial Policy: (*No more than 18mths old)

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

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

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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 statement showing consistent / 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
- NSW ONLY: For First Home Buyers confirmation of how Stamp Duty is to be paid ie upfront at settlement or annually as a Land Tax (if applicable)

REFINANCE

- Most recent council rates notice for security property(s)
- 6 months home loan statements dated within the last 30 days
- 6 months personal loan statements dated within the last 30 days
- 3 months credit card statements dated within 30 days
- NSW Only: Most recent annual First Home Buyer Choice Land Tax notice (if applicable)

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

STATEMENT REQUIREMENTS

Most recent 3 months statements from the main transactional account confirming living expenses:

If expenses are paid on a credit card, provide 3 months credit card statements

Statements for all liabilities not being refinanced:

- 1 months credit card statement dated within 30 days.
- 1 months home loan and personal loan statement dated within the last 60 days

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CASH OUT

Cash out < \$100,000:

Detailed break down of how cash out will be used.

Cash out > \$100,000:

Evidence of cash out purpose. (COS, quotes for renovations, financial planner letter, etc).