SUPPORTING DOCUMENT CHECKLIST

Better Choice GOLD

COMPLETED AND SIGNED (WITHIN 30 DAYS) APPLICATION FORMS INCLUDING:

- [ ] Responsible lending summary
- [ ] Broker declaration and VOI
- [ ] Applicant Declaration and Consent
- [ ] Detailed Broker Notes
- [ ] Gold Prime Servicing Calculator
- [ ] Exit strategy for all applications where the loan term exceeds retirement age

IDENTIFICATION DOCUMENTS

- [ ] Sufficient ID to meet one of the 4 ID options listed on VOI form
- [ ] Signatures match the application OR Digital Signature confirmation attached
- [ ] Copy of Certified Trust Deed (If Applicant is a Trust)

INCOME DOCUMENTS: SELF-EMPLOYED (ONE YEAR POLICY) < 18 MONTHS 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
- [ ] Copy of Trust Deed (if main income entity is a Trust)

INCOME DOCUMENTS: SELF-EMPLOYED (TWO YEAR POLICY) < 18 MONTHS OLD

- [ ] Two most recent years individual tax returns and ATO notices of assessment
- [ ] Two most recent years company/trust/partnership tax returns and financialsreturns and financials
- [ ] Copy of Trust Deed (if main income entity is a Trust)

INCOME DOCUMENTS: PAYG

- [ ] 2 Most Recent Payslips (dated within 30 days) OR Three Months transaction account statements less than 30 days old showing salary credit, PLUS;
- [ ] Current YTD ATO Income Statement

Better Choice Home Loans Pty Ltd
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Australian Credit Licence: 378333
ABN: 79 095 728 868

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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
- ☐ Private lease - signed lease and 6 months bank statements showing rental received
- ☐ Commercial Rent - Copy of a formal lease agreement subject to the lease having a minimum 12 months expiry.

IF APPLICATION IS REFINANCE:

- ☐ Most recent council rates notice for security property(s)

APPLICATION BEING REFINANCED > 80% LVR

- ☐ 6 months statements for all home loans, no greater than 30 days old;
- ☐ If DEBT-CONSOLIDATION; 6 months personal loan statements, no greater than 30 days old;
- ☐ If DEBT-CONSOLIDATION; 3 months credit card statements, no greater than 30 days old;

APPLICATION BEING REFINANCED < 80% LVR

- ☐ 3 months statements for all home loans, no greater than 30 days old;
- ☐ 3 months statements for all other loans, no greater than 30 days old;

IF APPLICATION IS PURCHASE:

- ☐ Full Contract of Sale signed and dated by either Vendor or Purchaser (All States)
- ☐ Evidence of funds to complete including source of funds e.g. sale of property, gifted, customer savings etc

APPLICATION WITH CASH OUT

- ☐ For Cash out > $100,000, Evidence of how cash out will be used. (COS, quotes for renovations, financial planner letter, et, Evidence can be conditioned for)
- ☐ For Cash out < $100,000, an explanation for Cashout and/or detailed breakdown

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