

Documents Required for Home Loan Application

Identification - 100 points of identification required

Copy of Drivers licence 40 points

Copy of Passport 70 points

Copy of Birth Certificate 70 points

Copy of Marriage Certificate (if applicable)

If customer does not have a passport or birth certificate, the following documents would be required

ATM card 25 points

Medicare card 25 points

Rates Notice 25 points

Identification card with photo 25 points

Credit Card 25 points

Proof of Income

Last 3 consecutive pay slips

Last 2 year's group certificates & tax assessment notices

If customer has been working for less than six months a letter from employer stating he or she is permanent and not under any probationary period.

If customer is a casual he or she really needs to be with the same employer for 12 months.

If customer is self employed 2 years' tax returns are required.

Proof of Assets

House Rates notice

Bank account Statements

Superannuation Fund Statements

Car Registration Certificate

Investment Statements

Shares Statements

Contents Insurance statement

Proof of Loans

Home loans - last six months' statements.

Personal or car loan - last six months' statements

Credit cards - last 3 statements

AGC or interest free - last 3 statements.

Summary of Customer's Situation

Always provide a summary about the customer stating facts that might be beneficial for the bank to know about. For example why customer changed job or residence or if they have a credit problem.

Always have the customer tell us everything so we have the best chance of helping them.