

Documentation Requirements

Some of the documents that you will need to provide include:

PAYG Applicants

- 2 recent and consecutive payslips (no older than 6 weeks old)
- Prior year PAYG Summary (group certificate)
- Letter from employer or employment contract (if no payslips available)

Self-employed

- Last 2 years personal and company tax returns and financial accounts
- Last 2 years ATO Notice of Assessments for both personal and company

General

- Copies of identity, driver licence and passport or birth certificate
- Copy of any property Rates Notice (proof of ownership)
- Copy of any recent rental income statement
- At least 3 months bank statements showing the savings required to settle (for purchases)
- A recent credit card statement for any credit cards
- 6 months loan statements (for any refinances)

New Purchases

- Contract of Sale
- Rent appraisal or current lease agreement (for investment property)

Construction Loan

- Copy of fixed price building contract
- Copy of plans and specifications