

All supporting documents provided by clients must be readable, clear & meet the minimum verification standards.

## All individuals (Compulsory)

- ☐ Signed loan application including privacy consent
- ☐ Customer Identification Form and clear copies of the ID documents
- ☐ Finsure Breeze Submissions Template
- ☐ Completed servicing calculator (within validity dates), excluding Finsure Breeze Commercial Short Term

## Self Employed Individuals (Compulsory)

### Alt Doc Self-employed applicants

- ☐ Borrower Income Declaration; **AND**
- ☐ Most recent 6 months BAS statements to the ATO (BAS statements will be required for each trading entity where the borrower declared income from more than one trading entity on the application); **OR**
- ☐ Accountant's Letter; **OR**
- ☐ Most recent 3 months business transaction account statement (for the primary trading account only)

### Full Doc Self-employed applicants / companies / trusts

- ☐ Last 2 years Tax Returns and Financial Statements; **AND**
- ☐ Last 2 years ATO Notice of Assessments

## PAYG Individuals (Compulsory)

- ☐ 2 consecutive payslips to confirm income and employment, with the most recent payslip being no older than:
  - Monthly pay slip  $\leq$  45 days old
  - Fortnightly pay  $\leq$  30 days old
  - Weekly payslip  $\leq$  30 days old

Payslips should be computer generated showing borrower name, employer's name and ABN, current salary/wage and year-to-date earnings.
- ☐ 3 months statements showing salary paid by employer. An internet transaction history may be acceptable where clearly identified as belong to the borrower. The latest transaction should be no older than 45 days. If income is paid to more than one account, statements for all accounts should be provided. Bank statement needs to include:
  - The applicant(s) name;
  - The full account number;
  - Individual transactions are itemized and there is a running account balance;
  - The logo and name of the financial institution is displayed.

Note: If the applicant(s) name, account number or the financial institution's logo is not displayed on the internet statements, these must be matched and verified against an original bank issued statement.

One of the following is required where serviceability is reliant on Overtime, Allowances, Bonus income:

- ☐ PAYG Summary
- ☐ Single Touch Payroll (STP) Summary

## Other Income / Assets

Rental Income Evidence (if applicable)

One of the following documents need to be provided:

- ☐ Rental agreement
- ☐ Most recent rental statements showing at least 3 months' rental income (from an approved/recognised agent)  
(Evidence of additional income from the rental properties in order to increase client's serviceability)

Investment Income Evidence (if applicable)

- ☐ Investment portfolio statement issued by the custody bank or securities firm documenting the portfolio value of the investments held and income received over the previous 12 months  
(Evidence of additional income from financial investments in order to increase clients serviceability)

## Other Documents

- ☐ Purchase:
  - A full and complete Contract for Sale (COS) is required for every purchase and must include the purchasers details (our client), the purchase price and all special condition pages. This document is not required for preapprovals
  - All applicants who do not reside in Australia must provide evidence of approval from FIRB or establish that their acquisition is exempt from approval
  - A copy of a receipt for a deposit already paid on a property; AND
  - Minimum 1 month transaction statement to demonstrate funds to complete; OR
  - Statement showing funds to complete have already been paid into the solicitors Australian trust account for settlement (To ensure the client has their part of contribution to complete the purchase)
- ☐ Refinance:
  - A copy of a recent council rates notice for the security property should be on file. This should show no arrears or evidence of payment.
  - Most recent 6 months Mortgage / Personal Loan statements to be provided for all loans being repaid from proposed loan. If arrears, late payment or overlimit noted, please provide a detailed explanation from the applicant.
  - Most recent 3 months Credit Card statements to be provided for all Credit Cards being repaid from proposed loan. If arrears, late payment or overlimit noted, please provide a detailed explanation from the applicant.
  - All applicants who do not reside in Australia must provide evidence of approval from FIRB or establish that their acquisition is exempt from approval.
- ☐ Equity release:
  - Statement as to the purpose of the use of proceeds.
  - Remitting account (proceeds may only be transferred to an Australian Bank account in the name of the borrower(s).
- ☐ Construction:
  - A full and complete Fixed Price Building Contract dated within 12 months. Copies of all contract variations, quotes, and council plans should also be held. These documents are not required for pre-approvals.
  - Further documentation is required prior to advance of first progress payment. See construction guidelines.
- ☐ Power of Attorney:
  - Where the client wishes to have the documents signed under an existing power of attorney, a copy of the correctly witnessed POA must be provided and the holder of the POA must be identified.

## 100 points of identification

### Primary Documents

#### 70 points

Only one of the following may be claimed:

- ☐ Birth Certificate issued by a Registry of Births, Deaths and Marriages
- ☐ Overseas Birth Certificate
- ☐ Citizenship Certificate
- ☐ Current Passport
- ☐ Expired passport which has not been cancelled and was current within the preceding 2 years
- ☐ Other document of identity having the same characteristics as a passport including diplomatic documents and some documents issued to refugees

### Secondary Documents

**40 points** - Additional documents from this category are awarded 25 points.

Any of the following, which must contain a photograph and a name.

- ☐ Driver licence issued by an Australian State or Territory
- ☐ Licence or permit issued under a law of the Commonwealth, a State or Territory Government – (e.g. a boat licence)
- ☐ Identification card issued to a public employee
- ☐ Identification card issued by the Commonwealth, a State or Territory Government as evidence of the person's entitlement to a financial benefit
- ☐ An identification card issued to a student at a tertiary education institution
- ☐ Document issued by Authorised Deposit-Taking Institutions (ADIs), banks, building societies, credit unions or registered corporations. Signatory is a known customer of at least 12 months standing.

Written reference from one of the following institutions, verifying name of signatory and signed by both referee and signatory. Signatory must be known for at least 12 months.

- ☐ Another financial body certifying that the signatory is a known customer
- ☐ Another customer who has been verified as a signatory by the cash dealer
- ☐ An acceptable referee (refer to AUSTRAC Guideline No. 3 and Information Circular No. 3)

#### 35 points

Name and address of signatory verified from any of the following:

- ☐ Local government (council) land tax or rates notice
- ☐ A mortgage or other instrument of security held by a financial body
- ☐ Document from your current employer or previous employer within the last 2 years
- ☐ Land Titles Office record
- ☐ Document from the Credit Reference Association of Australia

#### 25 points

- ☐ Credit Card
- ☐ EFTPOS Card
- ☐ Medicare Card
- ☐ Marriage Certificate (for maiden name only)

Must have name and address on:

- ☐ Foreign Driver Licence
- ☐ Electoral roll compiled by the Australian Electoral Commission and available for public scrutiny
- ☐ Records of a public utility – phone, water, gas or electricity bill
- ☐ A record held under a law other than a law relating to land titles
- ☐ Lease/rent agreement
- ☐ Rent receipt from a licensed real estate agent

Must have name and date of birth on:

- ☐ Record of a primary, secondary or tertiary educational institution attended by the applicant within the last 10 years
- ☐ Record of professional or trade association of which the applicant is a member

- ☐ Proof of Address (Utility bill, phone bill, bank account or credit card statement are accepted)

## Declaration

I confirm that any conflict of interest I may have has been declared in the application form and that I personally interviewed the applicants and:

- ☐ The loan interview was conducted in the applicant's native language and that both the person conducting the interview and the borrower were both fluent in the applicant's native language or
- ☐ The loan interview was conducted in English and that both the person conducting the interview and the borrower were both fluent in English or
- ☐ The loan interview was conducted in English and that a translator was present to assist in the interview and in this case an interpreter's certificate must be provided.

I confirm that I continue to comply with all my obligations under the broker agreement, including maintaining all relevant memberships and insurances.

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**Signature of Accredited Broker**

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**Full Name**

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**Date Signed**