Key Steps for One Touch Approvals

Getting to a fast, "one touch" approval is all about submitting a complete, accurate and clearly explained application from the outset.

Below is a practical checklist to help you avoid common delays and keep your deals moving quickly through credit.

STEP **01**

Submit a complete and correctly signed application

- Provide a **fully completed and signed application form at submission**
- Ensure all sections are filled in accurately (no merged or incomplete apps)
- Double check consistency across all documents (names, income, liabilities)

STEP **02**

Provide clear income documents

- For Alt Doc applications, in Finsure Breeze's Accountant Verification Form, under dot point 3:
  - Acceptable basis for declarations includes **accounting source documents** e.g. invoices, business bank statements, receipts
  - Unacceptable basis for declarations includes: forecast/projected income, previous tax return, information provided by the client, knowledge of client's business, draft financials, foreign business, investment income, rental income
- Ensure Finsure Breeze's Accountant Verification Form is fully completed, including:
  - No unexplained conflicts of interest
  - Reasonable explanation if accountant locates in a different state to the client
- For self-employed borrowers, clearly outline:
  - Nature of the business
  - Number of employees
  - How income is generated

Tip: If income is strong but assets are limited, include a **clear explanation upfront.**

STEP **03**

Ensure ID and residency documents are complete

- Provide **valid ID for all applicants**
- For non-citizens, include **visa documentation** (not just a passport)
- For relevant products (e.g. Elevate & Premium), ensure:
  - Supplementary Residency forms are completed
  - Australian residential address is provided where required

STEP **04**

Clearly explain loan purpose and cash out

- Avoid vague descriptions like:
  - "Future investment" or "rainy day funds"

Instead, provide a **clear breakdown**, including:

- What the funds will be used for
- Purchase price (if applicable)
- Source of any shortfall

STEP
05

Declare all liabilities and ensure servicing aligns

- Ensure **all debts are disclosed**
- Confirm your **servicing calculator matches**:
  - Application form (A&L)
  - Living expenses
- Use Finsure Breeze calculators (e.g. BAS calculator) before submission to validate income

STEP
06

Address credit and property issues upfront

- Provide explanations for:
  - Any **adverse CCR history**
  - **Arrears on council rates or liabilities**
- Include supporting commentary to avoid follow-ups

STEP
07

Get entity and ownership details right

- Confirm **correct directors and shareholders** are listed
- Ensure **income is attributed correctly** to the right entity/individual

STEP
08

Include all required security documents

- Provide complete and up-to-date **security/property documents**
- Ensure no outstanding items that could delay valuation or approval

Final tip:
Think like an assessor

The most common delays come from missing detail or unclear information.

If something might raise a question, address it upfront, this is the fastest way to achieve a true **one touch approval**.