

WHAT to BRING to a HOME LOAN APPOINTMENT



Date: _____

Time: _____

Branch: _____

Who you'll be seeing: _____

Phone Number: _____

Things you'll
need to bring

PERSONAL IDENTIFICATION

Photo identification (i.e. Driver's Licence, Passport); and
Birth Certificate, Debit Card, Credit Card or Medicare Card

INCOME VERIFICATION

If you are paid a regular salary:

2 most recent payslips (paper or electronically issued) **OR**

Last 3 full consecutive months bank statements (non BOQ) showing regular salary credits with the name of the employer evident

If you are self-employed:

Last two years' Tax Assessment Notices, tax returns and accountant prepared profit and loss statements for both
personal and business with the most recent being no more than 18 months old

Tax position for each Applicant, Guarantor and any income producing entity via:

Income Tax Lodgement Status Portal report, Integrated Client Account Portal report and Income Tax Account Portal (companies only)

If you receive rental income

Current signed lease agreement; **OR**

Rental statements issued by the managing agent within 90 days; **OR**

Latest personal tax return (no older than 18 months); **OR**

Last 3 full consecutive months of bank statements (non BOQ) showing regular rental credits to your account with the name of the
managing agent evident

SAVINGS AND TRANSACTION ACCOUNT HISTORY

Account statements (non BOQ) and credit card statements for the last 3 full months confirming your savings and transactional history

* Statements must have full name, account number and bank details

IF YOU ARE REFINANCING

Statements of the existing loan account/s being refinanced from other financial institutions showing at least six months' repayment
history and 3 months repayment history for credit cards

Details of all costs and fees relating to payout figures of fees of your existing loans and releasing of all securities

Copy of your current Home Insurance Policy

IF YOU ARE PURCHASING A PROPERTY

Copy of the 'Contract of Sale'

Details of your solicitor/conveyancer

Proof of deposit for property

IF YOU ARE A FIRST HOME OWNER

If you are also applying for the First Home Owners Grant, you will need to comply with the documentation requirements
for a First Home Owners Grant application

IF YOU ARE BUILDING, RENOVATING OR EXTENDING

Copy of the signed 'Building Contract'

Copy of the Council Approved Plans and building specifications or builders quote

Copy of builder's insurance coverage

 IT'S POSSIBLE to LOVE A BANK 