

What to bring to your appointment

A comprehensive checklist to help you prepare for your home loan appointment.

Talk to us today

We're passionate about helping Australians build wealth through smart borrowing decisions. Our Mortgage Choice experts offer a range of specialist services – from residential and commercial loans to car loans, business and personal loans, asset finance and general insurance.



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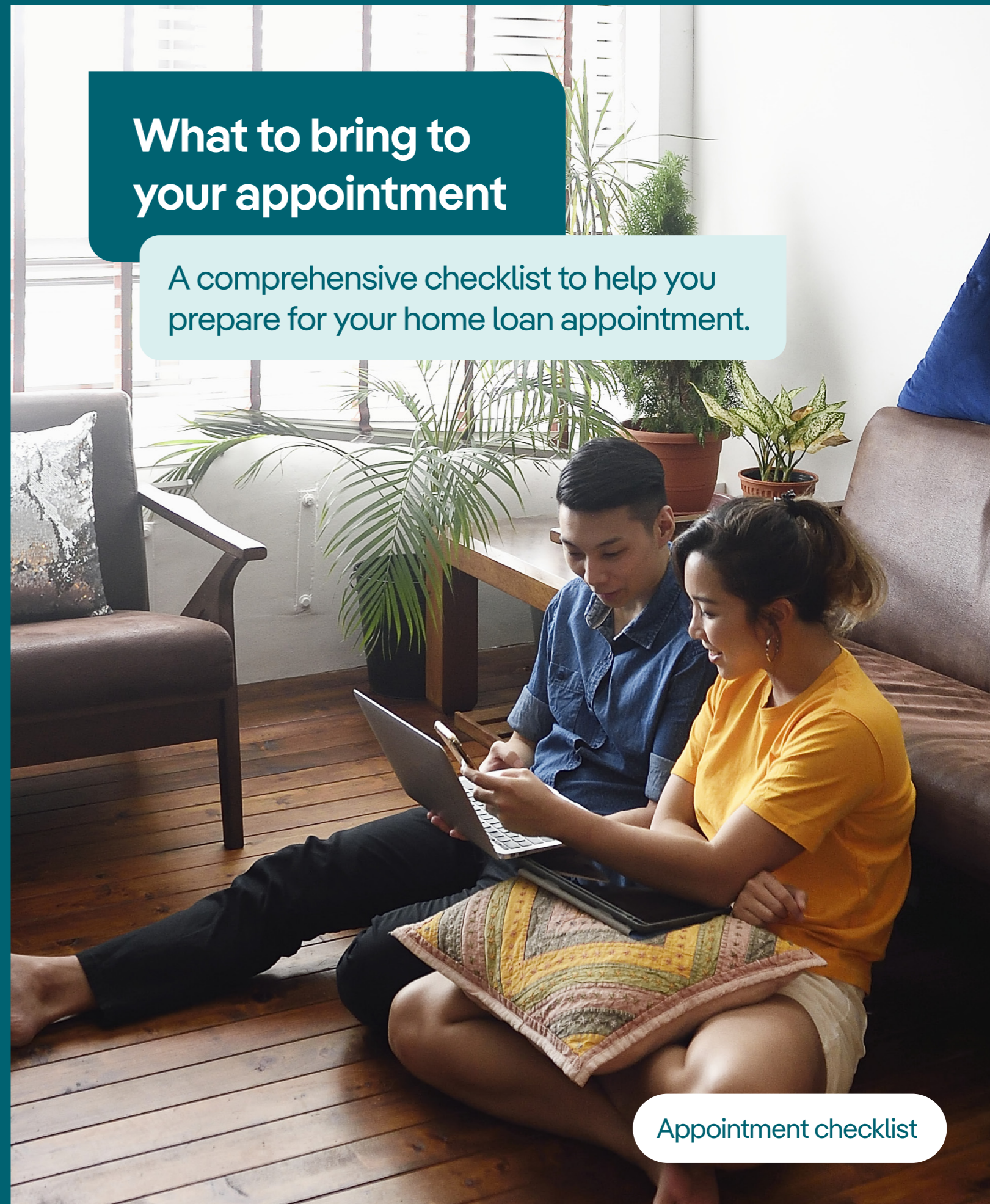
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You should not rely on this guide for the purposes of entering any legal or financial commitments. You should obtain specific investment advice from a suitably qualified professional before adopting any investment strategy.

The information in this booklet refers only to loans provided by the panel of lenders with whom Mortgage Choice Pty Ltd and Smartline Operations Pty Limited have an arrangement under which they receive commissions and other payments. Not all brokers offer the products of all lenders.

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Appointment checklist



What to bring to your appointment

Below is a list of basic information that may be required when you apply for a loan. This is a guide only. In some cases, lenders may ask for additional information as you go through the application process.

In most cases, you'll be able to scan your documents and upload them as files directly to our secure File Manager platform. Your broker can access the files from there to put together your loan application.

Personal identification

You will need 100 points of identification including at least one primary document.

Primary documents:

The following items are worth 70 points:

- Current Australian or international passport (current or expired within past two years).
- Birth certificate, Australian citizenship certificate or Certificate of Identity.

The following items are worth 40 points:

- Australian driver licence, student identification card or other government-issued photo ID card.

Secondary documents:

The following items are worth 25 points:

- Medicare card, credit card.
- Bank statement, property lease agreement, tax assessment notice/rates notice (less than 12 months old).

The following item is worth 20 points:

- Utility bill (less than 12 months old).

First Home Owner Grant (FHOG) applications also require:

- Certified copies of ID (birth certificate or passport).
- Change of name documentation (if relevant).
- Marriage certificate (if relevant).
- Certified copy of your Contract of Sale/Offer of Acceptance.

Income details

Employees

- The latest two consecutive payslips from your current employer. The payslip must show the company name, ABN and a minimum of three months' year-to-date income figure OR
- Current letter of employment with salary component (signed, dated on letterhead, stating start date, company ABN and year-to-date income).

If your income includes overtime, commissions or bonuses, the following additional evidence may be required:

- Past two years' ATO tax assessment notices.
- Past two years' tax returns.

Self-employed

- Past two years' tax returns and tax assessment notices for all individual applicants and all businesses.
- Balance sheets and profit and loss statements covering the most recent two years (businesses only).
- Details of external liabilities: leases, hire purchase, overdrafts, company loans and/or guarantees (businesses only).

Other income (other than employment)

- Property rental income statements.
- Dividend statements for shares and other investments.
- Centrelink letter confirming family payments.
- Government pensions.
- Private pension payment summary or statement.
- Written evidence of other regular and ongoing income.

Financial contribution details

- Evidence of six months' genuine savings from bank statements, term deposit statements or share transaction records (in some cases only three months evidence may be required).
- If other funds are being put towards the purchase, evidence will be required as to where the funds are currently held, or if the funds are being gifted, a statutory declaration from the gift provider will be required.

Financial commitment details

- Most recent statements for any existing loans stating current repayments. For example, home, personal, lease, hire purchase. Where statements are issued infrequently, interim statements may be required.
- Most recent statements for all existing credit cards and store cards (more statements may be required).
- Additional evidence may be required where any of the above loans are being consolidated into the home loan.
- A copy of your most recent council rates notice (if relevant).
- If building, a copy of the tender, fixed-price building contract, council approved plans, specifications, building insurance, an estimate of expected building costs and any other details.