

What documents do I need to bring to an interview?

Please ensure the documents are recent, that is dated within the past 2-3 weeks.

Wages:

- 2 Pay slips for the last 2 pay cycles
- PAYG Summary (Group Certificate) for last financial year
(This is the one your employer gives you)

Self-employed:

- Business Tax returns & business financials for the last 2 years
- Personal Tax return for past 2yrs
- ATO Tax Assessment Notices for last 2 years

Other Income:

- Rental statement/s (most recent)
 - Family Allowance Income Statement (dated within 1 mth)
 - Pension Income Statement (dated within 1 mth)
-

Deposit /Contribution for purchases:

- Savings statement or Term Deposit, Share Certificate etc
- For deposits under 10% please provide 3 – 6mths of savings history
- Council Rates Notices for any properties you own to show ownership of asset/s.

Commitments – All must be recent statements:

- Home loan statement
 - Credit card statements showing limit
 - Personal loan statement/s
 - If **Refinancing** a lender will require:
 - Home Loan – last 6 mths of statements & balance
 - Personal /Car Loan – Last 3 mths of statements & balance
 - Credit card/s – Last 3mths of statements
-

For construction:

- Step 1 - Building quote & a plan (initial requirement)
 - Step 2 - Building Contract, Home Warranty Insurance & Council Approval (final)
-

Identification:

- Photo ID bearing your signature (e.g. driver's license, passport)
- Birth Certificate (First Home Buyers buying a newly established property)

Superannuation:

- Most recent statement
- If SMSF
 - Trust Deed
 - Latest Annual Return
 - ATO letter of compliance

Life Insurance:

- Policy Schedule or certificate of currency
- Latest Statement