

Home loan refinancing checklist

It's best to speak with a mortgage broker before deciding to refinance your home loan.

Standard supporting documents

- 100 points of identification including one primary document or at least one secondary document that includes a photograph.
 - Australian passport, or Australian birth certificate, or International passport (70 points)
 - Drivers licence (40 points if primary, 25 points if secondary)
 - Proof of age card (25 points)
 - Medicare (25 points)

Complete discharge form

- Your mortgage broker can do this for you!*
- Most banks have their discharge form on their portal. We also have [a page](#) where we list the discharge banks from the lenders on our panel. We will fill this in for you so you just have to sign it.
- Some of the banks don't allow their discharge form to be provided other than to the client. In such cases, you can call them and ask for one.

Settle old mortgage using funds from your new mortgage

- Submit discharge form to your old lender
- Submit a copy of the discharge form to your new lender
- Check the loan offer documents from your new lender before signing (you should receive the loan offer documents in 2-3 business days (longer depending on the lender)).

Our mortgage broker has access to information that could significantly reduce the interest on your mortgage. Call us on **1300 889 743** or [enquire](#) online for further information.

Link to website: [Refinancing Your Home Loan](#)