

This form is to be lodged with your BankSA Home Loan Application

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DETAILS

Applicant/s Name

Date

 / /

No of pages transmitted: (inc. this lead sheet)

To

BROKER MORTGAGE SERVICES
SUPER FUND HOME LOAN TEAM
NON-RESIDENT LENDING TEAM
 ATOMS Reference Number

Fax

1300 305 964
1300 852 141
1300 780 252

Email

nswbms@stgeorge.com.au
superfundhomeloanteam@stgeorge.com.au
nrlsydney@stgeorge.com.au

Proposed Settlement Date

Proposed Settlement Date

 / /

NOTE: THE ITEMS IN SHADED BOX ARE REQUIRED FOR COMMENCING AN ASSESSMENT

THIS SECTION IS TO BE COMPLETED FOR ALL APPLICATIONS

- Notes provided in the online lodgement (purpose, product, any mitigants, etc)
- Signed Privacy Act
- Completed BankSA short or long form application
- All tax file numbers removed from all documentation
- Signed Identification Verification Form/Certified Identification Form and/or Copy of identification documentation produced (new customers to BankSA)
- Rates Notices for all properties owned
- Signed Business Purpose Declaration – To be used when loan is wholly or predominantly for business purposes, or non-residential investment purposes. (If applicable)
- Electronic Communications Consent (ECC) captured and customer email address confirmed and recorded in Electronic Lodgement notes, where applicable
- Verification of Identity (Vol) Certificate with the certified copies of identification documents where a new QLD, VIC, SA, WA or NSW mortgage is required.

FSRA FOR OFFSET ACCOUNTS

- Verbal Product Disclosure Statement given for offset account Yes No
- "No Advice" given for offset account Yes No

PAYG APPLICANTS

ALL Loans:

- Base income: Provide a Group 1A document

For Salary/wages together with any of car, shift & industry allowances, Commission & Overtime evidence income using a combination of any Group 1A or Group 1B document AND a Group 2 document

PAYG APPLICANTS (continued)

Group 1A (No more than 6 weeks Old)**

- Last 2 pay slips detailing base salary
- 1 YTD pay slip covering last 2 pay cycles detailing base salary

Group 1B

- Employer's letter (Must state Base/Net Income, on Letterhead include ABN & be Signed)
- Account statements/passbook showing salary credits covering the 2 latest pay periods

Note: if two salary credits differ the lower amount is to be used to annualise income.

Group 2**

- Latest PAYG Payment Summary (Latest).
- Income Tax return and ATO notice of assessment (Latest)

For Casual Income/Employment: -

- One document from Group 1A or 1B and One document from Group 2;
- 12 months history required;
- Lower of Annualised income for Group 1 document and Group 2 document

SELF EMPLOYED/COMPANY AND TRUST APPLICANTS

- Most Recent years Financial Reports and Income Tax Returns for Company/Trust or for Mortgage Insured loans Last 2 years Financial Reports and Income Tax Returns for Company/Trust
- Most Recent years Personal Income Tax Returns for Individuals (Supported by the most recent ATO Tax Assessment Notice) or for Mortgage Insured loans Last 2 years Personal Income Tax Returns for Individuals (supported by the most recent ATO Tax Assessment Notice)
(Note. Applications involving income from Dividends and Interest, Self-Managed Super Funds and foreign self-employed income will require 2 years of Financial Reports and Tax returns to be provided)
- Details of Company liabilities (rate, term, balance, etc)
- Details and comments on relative issues or items in Financial Reports
- Details of Directors of Company (Including Directorship/shareholding/interest in other entities)
- Certified copy of the stamped Trust Deed
- Where only 1 years Financial Reports and Income Tax returns are required, Advise of Australian Business Number (ABN) and support ideally with ABR search (free) or copy of ABN registration showing start date of 2 years plus ago. In need a trail of registrations may be required if multiple sequential registrations.

OTHER SOURCES OF INCOME

Rental

Existing – Use one of 1 to 4

Purchase – Use one of 2, 5, 6

Existing Untenanted – use 5, 6

Foreign Existing – use 4 ONLY

1. Recent rental statement (maximum 1 month old) from managing real estate agent
2. Current Lease Agreement (if existing lease arrangements are to continue)
3. Latest tax return and ATO notice of assessment (Incl Rental Property Schedules)
4. Account statements/for last 6 months, with detailed narrative
5. Rental opinion from a real estate agent in the form of a letter
6. Rental Estimate provided in a Valuation Report
(NB If multiple documents available, the **Lowest** rental is used)

Bonus – a document from Group 1A or Group 1B AND a Group 2 document; in total to cover 2 years period, with employer letter

Dividend & Interest Income – last 2 Years Personal Tax Returns & ATO Notice of Assessment

Other refer to Income Verification Matrix for acceptable payments and evidence required.

For example: Foreign Income, Annuity, Private Pension, Superannuation, Centrelink & Veteran payments, Second Job, Contract Income.

**Refer Income Verification Matrix for Document standards/full requirements

SUPERFUND HOME LOANS

- Fully completed BankSA Home Loan Application from the Trustees together with attached Privacy and Business Purpose Declaration, where applicable
- Last 2 years Financial Reports and Income Tax Returns on all related entities supported by the Income Tax Account Tax Portal
- Last 2 years Audited Self Managed Super Fund Annual Return
- Fund Income Tax & Regulatory Return (before 1 July 2008)
- Latest Super Fund Statement for fund/s prior to establishment of Self Managed Super Fund
- For newly established superannuation funds, evidence of ability to meet stated super contributions e.g. personal tax returns and/or pay slips
- Certified copy of the Self Managed Super Fund Trust Deed (please provide an original certified copy of the Deed for Qld property)
- Certified copy of the Security Custodian Trust Deed (sample Deed acceptable to the Bank is available for reference under Forms, please provide an original certified copy of the Deed for Qld property)

PROPERTY PURCHASES

- Copy of the following completed & executed documents including Title details
 - NSW: Contract of Sale (front page) & Zoning Certificate (149 Certificate)
 - QLD: Contract of Sale (first 2 pages)
 - VIC: Contract of Sale (particulars page) & Section 32 Certificate
 - SA: Contract of Sale & Purchase (first 2 pages)
 - WA: Offer & Acceptance (both pages)
 - ACT: Contract of Sale (Page 1 & Page 8, if available)
 - NT: Contract of Sale (all pages)
- Copy of Share Certificate for Company Title

Non-Resident and Temporary VISA Applicants

- Foreign Investment Review Board (FIRB) approval

FIRST HOME OWNER'S GRANT (FHOG)

- Copy of signed and completed FHOG Application form. Original sent to relevant state aligned address
- Signed and certified supporting documentation as required by the relevant state
- If name changed then copy of Name Change Document (e.g. Marriage Certificate) must be provided

*Note – Document **MUST** be signed and certified by a JP as a true and exact copy*

REFINANCES

- Copy of the last 6 months statements for all Secured Debt with the date of the last transaction no more than 6 weeks prior to application date
- Copy of the last 3 months statements for all Unsecured Debt with the date of the last transaction no more than 6 weeks prior to application date

BUILDING LOANS

Contract Builder: Written tender, building plans and specifications
(Tender must reflect Builder's License Number)

Owner Builder:
Council approved Plans & Specifications (if not available a copy of those submitted to council for approval)
OR "Kit & Construction"
Costs Estimate Written details of work carried out to date by owner, builder, family, &/or sub-contractors,
identifying discounts in fees, labor, etc

LMI – MORTGAGE INSURERS APPLICATION

Evidence of 5% genuine savings (capacity) – 3 months savings statements latest no more than 1 month old
Note – Refer to the Consumer Lending Policy for acceptable forms and evidence of 5% genuine savings

DECLARATION

I certify that I have the documents provided to me by our client(s) and confirm that the originals of the documents faxed to the Bank are held by me. I also confirm that I will retain these documents, and will make them available to the Bank when required.

Name

Signature