



Home Loan Application Checklist



For broker use only

For straight through processing, ensure the below items are included in your client's home loan application.

Note: this checklist does not need to be submitted with the application.

Mandatory Items

For all applications:

- Signed [Home Loan On-Boarding Application form](#)
- Scan and email documents to tpbpaperlessloan@cba.com.au, quote only the Bank Reference Number (BRN) in the subject line of the email.

Additional Items as required

Supporting Documents (copies of forms are acceptable unless otherwise stated)

Income	<p>PAYG - Base Income (excludes overtime, commission etc.)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Salary credits deposited into CommBank account; or <input type="checkbox"/> Electronic payslip less than 6 weeks old; or <input type="checkbox"/> 3 months of non-CommBank bank statements from the date of the application showing salary credits. <p>Other Income (if applicable):</p> <p>Bonus</p> <ul style="list-style-type: none"> <input type="checkbox"/> Letter(s) from employer or electronic payslips showing bonus amounts from the last 2 financial years. <p>Refer to CommBroker for information regarding Work related allowance, Overtime and Commission income</p>	<p>Self-Employed</p> <ul style="list-style-type: none"> <input type="checkbox"/> Personal/Business Income Tax Return and corresponding Notice of Assessment from most recent financial year; and <input type="checkbox"/> Business financial statements from most recent financial year (accountant prepared Profit and Loss Statement and Balance Sheet). <p>Rental</p> <ul style="list-style-type: none"> <input type="checkbox"/> Current lease agreement; or <input type="checkbox"/> Statement/Letter from the managing agent; or <input type="checkbox"/> Most recent Tax Return less than 15 months old.
Customer Behaviour	<p>Required for conduct and commitment verification and confirmation of funds to complete.</p> <ul style="list-style-type: none"> <input type="checkbox"/> One month's statement of salary transaction account (business transaction account for self-employed customers) with statement end date no more than 30 days from the firm date of application (not required for CBA Salary accounts held for more than 6 months). <input type="checkbox"/> One month's statement for any debts greater than \$10,000 (new to bank customers only). 	
Purchase Documentation	<ul style="list-style-type: none"> <input type="checkbox"/> Contract of Sale (Offer and Acceptance in Western Australia). 	
Upfront Valuation	<p>Only required where upfront valuation has been completed:</p> <ul style="list-style-type: none"> <input type="checkbox"/> copy of the upfront valuation (Automated Valuation Model or Short form or Construction). <input type="checkbox"/> record the ValEx reference number in the comments section of the application (to ensure retrieval). 	
Loans being refinanced	<p>Only required for OFI loans being refinanced:</p> <ul style="list-style-type: none"> <input type="checkbox"/> for mortgage loans, loan statements from last 6 months; and/or <input type="checkbox"/> for non-mortgage loans (e.g. credit cards, personal loans), loan statements from last 3 months. 	
Loans with LVR > 90%	<p>Savings/Equity</p> <p>Where the LVR is greater than 90%:</p> <ul style="list-style-type: none"> <input type="checkbox"/> evidence of savings and/or equity of 5% over the last 3 months. 	
Guarantors	<ul style="list-style-type: none"> <input type="checkbox"/> Signed Home Loan Supplementary Details Guarantor form. 	
Construction Loan*	<p>For an 'as if complete' valuation provide:</p> <ul style="list-style-type: none"> <input type="checkbox"/> formal Builder Tender; and <input type="checkbox"/> formal Plans and Specifications (council approval is not mandatory at this stage); and <input type="checkbox"/> quotes for any 'Out of Contract' items (where applicable). <input type="checkbox"/> When VOX Reference ID is available, upload the above documents to the Valuation Status Enquiry. 	
Company/Trust	<p>For applications involving companies or trusts, please refer to CommBroker.</p>	

Additional information

For specific policy requirements, please refer to the [Credit Policy](#) on CommBroker.

For any other loan types or queries, please refer to [CommBroker](#).

* The Valuer may contact the Broker/Customer for additional documents.