

## Supporting Documents

Loan applicant(s) name \_\_\_\_\_

Please tick (✓) the boxes below to indicate which supporting documents are attached relating to your loan application.

### Application documents

- Fully completed Electronic/Manual Application form signed by all applicants/guarantors
- Valuation ordered on RP Property Hub via brokers.heritage.com.au

\* Valex reference number \_\_\_\_\_

- Certified identification must be completed for ALL applicants/guarantors under AML/CTF Act  
(includes providing clear copies of photographic identification)

- Identification must be based on the same surname of the party being identified
- Where there is a difference in the real and assumed name of the party concerned, Change of Name procedures apply
- Documents issued using initial(s) and surname only, do not satisfy requirements
- If an existing Heritage Bank customer, provide account number

- Verification of Identity Form (where applicable)
- Privacy Acknowledgement and Consent Form signed and dated by all applicants/guarantors
- Package Acknowledgement Form (for Package applications only)
- Rate Guarantee Application & Acknowledgement Form (RGA) (for fixed rate loans only, if Rate Guarantee option taken)
- Completed Broker Financial Assessment sheet including Living Expense Assessment sheet
- FHOG Application Form

### PAYG Income Evidence

#### Existing customer

- Additional information may not be required where the borrower is an existing customer who holds a transaction account with Heritage Bank and their salary credits, with the employer's name evident, appear on the last 3 months statements.

#### New customer

- 3 most recent months transaction account statements from the borrower's financial institution showing salary credits with the name of the borrower's employer evident **OR**
- 2 most recent consecutive computerised payslips showing borrower's name and employer's name (ABN if applicable), breakdown of allowances & deductions made plus gross/net income and tax paid for the pay period **OR**
- Employment contract, PAYG payment summary or tax assessment notice **OR**
- Signed letter from the borrower's employer on company letterhead (ABN if applicable) confirming borrower's name, occupation, type and length of employment, current gross salary including YTD and breakdown of any allowance, penalty rates, overtime and deductions.

### Other Income Evidence

- Government payments - Letter from Centrelink within the last six months confirming type of payment, amount of payment, breakup of payment and each child's name and age **AND**
  - 3 most recent months transaction account statements showing regular credits received from Centrelink
- Employed by family/through family business - In addition to PAYG verification, most recent ATO notice or most recent tax return required

### Rental Income

- Copy of current lease agreement showing current rent **OR**
- Most recent statement from real estate agent managing property evidencing rent received and outgoings paid **OR**
- Three most recent months transaction account statements showing clearly identified rental credits **OR**
- Last two tax returns and ATO assessment notices (if relevant)

### Self-Employed

- Full financials
  - Two most recent years' Personal/Business Income Tax Returns, including the profit and loss statements and balance sheets for the last two consecutive years
  - Latest two ATO Assessment Notices
  - After 1st January each year, submit interim profit and loss statements and Business Activity Statements for July/January period (December BAS required for January application)

**Note:** Business financials are to be accountant prepared, actual (not draft or extracts) and in full (i.e. trading, profit and loss, balance sheet etc.)

## Supporting Documents - continued

### Company/Trust

- Copy of Certificate of Incorporation
- Copy of Constitution
- Copy of Trust Deeds
- Evidence of business debts (i.e. loan, lease H/P repayments and credit card limits)

### Exit Strategy

- Exit Strategy required where:
  - The product is an Owner Occupied home loan or a Line of Credit **AND**
  - The highest income earning applicant is older than 55 years of ageThis may be in the form of the most recent superannuation statement less than six months old

### Existing Loan/Debts

- Current statements covering most recent six months for mortgage and personal related loans **being refinanced**
- Current statements covering most recent three months for credit/store/charge cards debts **being refinanced**
- Current statement covering one month as evidence of the repayment amount and interest rate for any fixed debt/commitment **not being refinanced** (e.g. Line of credit, credit/store/charge cards, margin loans evidence of the related limit)

### Other Commitments and Liabilities

- Evidence of HECS/HELP debt/repayment (ATO Assessment Notice)
- Evidence of child maintenance
  - Copy of Family Law Court Order **AND**
  - One pay slip or bank account statement showing the payments
- Rental commitment
  - Current lease agreement
  - Statement or letter from the managing agent
  - Proof of rental payments from bank records (name of lessor to be shown on statement)

### Construction/Renovation Applications

- Formal builder's contract
- Formal plans and specifications (non-council approved) **AND**
- Quotes for any 'out of contract' items

**Note:** The Valuer may also contact the broker/borrower for documentation required to complete the 'as if complete' valuation.

### Purchase and Other/Collateral

- Contract of sale/offer and acceptance showing:
  - Title particulars
  - Contract dated
  - Real estate agent/vendor details
  - Purchaser and applicant/borrower must be in identical names**Note:** Exchanged Contract of sale/offer and acceptance signed by vendor and purchaser is required prior to settlement.
- Evidence of savings/funds

**Note:** Applicants with 20% or more equity only need to provide evidence of the existence of that deposit and don't need to demonstrate a 5% genuine saving history, nor provide details of the deposit history but must show propensity to meet repayments.  
Applicants with less than 20% deposit required to provide evidence of the 5% genuine savings for a minimum 3 month period.
- Confirmation that sufficient funds to complete the purchase are held
  - Where a gift, evidence of the gifted funds and a signed Statutory Declaration to confirm that the gift is unconditional

### Re-Financed Applications

- Copy of completed discharge authority from other financial institution which has been handed/sent to that institution

### Other important information to note

- Latest Rate Notice for all properties owned (if applicable)