

Minimum Required Documents Checklist

This form is to be lodged with your St.George Home Loan Application

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DETAILS

Applicant/s Name

Date

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

To

Fax

Email

BROKER MORTGAGE SERVICES

1300 305 964

nswbms@stgeorge.com.au

SUPER FUND HOME LOAN TEAM

1300 852 141

superfundhomeloanteam@stgeorge.com.au

NON-RESIDENT LENDING TEAM

1300 780 252

nrlsydney@stgeorge.com.au

ATOMS Reference Number

Proposed Settlement Date

NOTE: THE ITEMS IN THE SHADED BOXES 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 (Except for existing loan increases)
- Completed St.George short or long form application
- All tax file numbers removed from all documentation
- Verification of Identity (VoI) Certificate with the certified copies of identification documents where a new QLD, VIC, SA, WA or NSW mortgage is required.
- Signed Identification Verification Form and/or Certified Identification Form with certified Copy of identification documentation produced (new customers to St.George)
- 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

FSRA FOR OFFSET ACCOUNTS

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

MINIMUM REQUIRED DOCUMENTS CHECKLIST

PAYG APPLICANTS

ALL Loans:

- Base income: Provide a Group 1A document

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

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 and 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.

**If loan requested needs to incorporate income deemed to be Self Employed to service*

OTHER SOURCES OF INCOME

Rental

Existing - Use **one** of 1 to 4

Existing Untenanted - use 5, 6

Purchase - Use **one** of 2, 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)

MINIMUM REQUIRED DOCUMENTS CHECKLIST

OTHER SOURCES OF INCOME - CONTINUED

- 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 and Interest Income – last 2 Years Personal Tax Returns and 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 and Veteran payments, Second Job, Contract Income.

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

SUPERFUND HOME LOANS

- Fully completed St.George Bank 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 and 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 and executed documents including Title details
 - NSW: Contract of Sale (front page) and Zoning Certificate (149 Certificate)
 - QLD: Contract of Sale (first 2 pages)
 - VIC: Contract of Sale (particulars page) and Section 32 Certificate
 - SA: Contract of Sale and Purchase (first 2 pages)
 - WA: Offer and Acceptance (both pages)
 - ACT: Contract of Sale (Page 1 and 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

MINIMUM REQUIRED DOCUMENTS CHECKLIST

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 and Specifications (if not available a copy of those submitted to council for approval).

OR "Kit and Construction"

Costs Estimate Written details of work carried out to date by owner, builder, family, and/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. Genuine Savings not required below 85% LVR
- Proof of 10% equity in another property required if loan is for new Investment purchase

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