

Suncorp Actual Documentation Requirements (ADR) Checklist

Home and Small Business Lending

ADR Checklist to be followed in terms of the ADR definitions

- Completed and Signed Application Form (Mandatory)
- Suncorp Serviceability Worksheet completed (Mandatory)
- Customer Living Expenses Worksheet (Mandatory)
- Credit Cards/Store Accounts – Latest statement required (refer definitions for further requirements)
- Identification Completed (Mandatory)
- ADR Checklist and Declaration signed/completed (Mandatory)
- Trust Deed and all Trust variations (Mandatory for new customers)

Income

- PAYG**
- A recent computer generated payslip confirming at least 3 months Year to Date income and/or annual salary showing; **OR**
 - Bank statements confirming payments from the employer over at least 3 months.

Where either of the above are not available two of the following documents may be considered where the Bank (not the Broker or other third party) contacts the employer to confirm the details:

- most recent computer generated tax return prepared by accountant or tax agent; **OR**
- computer generated Payment Summary/Group Certificate; **OR**
- ATO Notice of Assessment; **OR**
- current employment contract

Self Employed/Small Business

- The last two consecutive years of end of financial statements and tax returns for all borrowers, guarantors and all related entities when applicable.
- The ATO Notice of Assessment relevant to the period is also required where:
 - financial statements have not been signed by the applicant; **OR**
 - tax returns have not been prepared by a qualified accountant or registered tax agent.

Rental Income

- Recent property manager's statement; **OR**
- Last two year's tax returns and ATO Notices of Assessment **OR**;
- Copy of a current registered lease(s) over commercial property (Existing or New).
- Bank statement; **OR**
- Signed rental tenancy agreement.
- Suncorp records; **OR**

Supplementary / Other Income

- Child support payments
- Term Deposit Interest and Share Dividends
- Other investment Income
- Allowances, regular Overtime, Commission, Casual or Non arms length (Family)
- Salary Sacrifice arrangements
- Superannuation income

Guarantor/s

Generally a Guarantee and Indemnity will be required from

- All adult individuals, companies and/or Trusts holding material financial interest in the Trust involved in the loan
- Individuals or entities related to the borrower who are interdependent or receive direct or indirect benefit from the loan, i.e. adult beneficiaries, shareholders
- Individuals or entities providing management, cashflows, assets or collateral relied upon in the application assessment, i.e. Trustee and directors

Loan Purpose

Property purchase

- Copy of a fully completed, dated and signed Contract of Sale including annexures and special conditions (pro-forma copy for NSW & ACT acceptable).

Building construction or improvements

- Copy of a fully completed and signed Building Contract or signed Tender, Building plans and specifications.

Note: A copy of the Council Approved building plans will be required prior to 1st progress payment to builder.

Debt Refinance/Consolidation

- Loans secured by real property – Most recent statements of the account/s being refinanced covering a minimum period of six months.
- Unsecured loans – Most recent statements of the account/s being refinanced covering a minimum period of six months.

Applicants Contribution

All home loan applications > 90%

- Most recent 3 months statements confirming deposit or contribution

All home loan applications <=90%

- Evidence or a recent statement confirming deposit or contribution

Other Contribution

- Gifts/Inheritances/Bequests
- FHOG Proceeds

I confirm all applicable requirements have been satisfied and the supporting documents are enclosed and meet the ADR definitions requirements.

Lender/Broker Signature

U or A Code

Date

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