

Minimum Required Documents Checklist.

This form is to be lodged with your Bank of Melbourne Home Loan Application

This transmission is intended solely for the named addressee and may contain confidential or privileged information. The copying or distribution of it by anyone other than the addressee is strictly prohibited. If you have received this transmission in error please telephone us immediately and return it to us by mail. We will refund your costs of doing so.

Details.

Applicant/s Name

Date

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

To **BroKER MORTGAGE SERVICES** **brokermortgageservices@bankofmelbourne.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 Bank of Melbourne short or long term application
- All tax file numbers removed from all documentation
- Verification of Identity (Vol) 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 Bank of Melbourne)
- 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



PAYG Applicants.

For ALL Loans:

Base: 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

1. Last 2 computerised/electronically produced payslips detailing base salary dated no more than 6 weeks prior to application date
2. A computerised/electronically produced payslip that details base salary and year to date (YTD) figures covering 2 or more pay periods

Group 1B

3. Salary/employment letter dated no more than 6 weeks prior to application date
4. Account transaction listing generated by a Bank of Melbourne system covering the last 2 pay periods. (Must have specific employer narrative in deposit description. Only available for Income of Permanent Full Time or Part Time employees. If salary credits differ, we will use the lower amount)

Group 2

5. Latest PAYG payment summary/group certificate, tax assessment notice or tax return
6. Evidence of consistent income amounts regularly deposited to a bank account (recent 3 months)

As a whole, the documents provided need to:

- Identify the applicant(s) and employer(s) name
- When applicable, identify ALL components of income the applicant receives and which the bank considers acceptable to include in the serviceability assessment of the loan (e.g. base income, overtime, commissions, bonus, allowances, etc)
- If applicable contain details of current and YTD gross and net income

* Refer Policy for full requirements

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.

Recent rental statement (maximum 1 month old) from managing real estate agent (for existing rental properties)

OR

Copy of current Lease Agreement (if existing lease arrangements are to continue)

OR

Rental opinion from a real estate agent in the form of a letter (for a new purchase)

Commission – 2 years PAYG Payment Summaries*

Overtime – May require confirmation from employer that overtime is integral to employment and latest PAYG Payment Summaries*

Dividend and Interest Income – 2 years evidence required

**Information required may vary for Non LMI and LMI loans.*

Superfund Home Loans.

Fully completed Bank of Melbourne 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*

Ongoing Commitments and Liabilities.

Ongoing Rent/Board

For each ongoing rent or board commitment, one of:

- Current signed and dated lease/rental agreement (no older than 12 months) detailing the rental amount, frequency/cycle, property address and name(s) of tenants
- Letter from licensed property manager/agent (no older than 3 months) detailing the rental amount, frequency/cycle, property address and name(s) of tenants
- Rental ledger from licensed property manager/agent (no older than 6 weeks) detailing rental amount, frequency/cycle and name(s) of tenants
- Bank statement or transaction listing (no older than 6 weeks), covering 2 payment cycles, with a detailed narrative which aligns to the rental outgoing and detailing the rental amount and payment date. Account number/account name must be able to be matched to the applicant
- For Board only – Statutory declaration made by the relevant applicant(s)

Child Support, Spouse or De-Facto Maintenance

For each child support, spouse or de-facto maintenance commitment, one of:

- Court order or child support agency letter dated within last 12 months confirming the amount of the ongoing obligations
- Bank statement or transaction listing covering 2 payment cycles (no older than 6 weeks)
- Last 2 payslips showing the deduction

Existing Debt(s) not Being Refinanced by this Loan. E.g. Housing/investment loans, personal loans, car loans, credit card and/or store card, one of:

- Statements (Latest < 6 weeks old, must include account holders name and account number and cover a period of at least one month)
- Internet Banking Statement (Latest <6 weeks old, must include account holders name and account number and cover a period of at least one month)
- Loan Transaction Listing (Latest <6 weeks old, must include account holders name and account number and cover a period of at least one month)
- Account Summary Printout (Latest <6 weeks old, must include account holders name and account number and cover a period of at least one month)
- Stamped and dated letter or printout from other financial institution evidencing account details (Date <6 weeks old and must include account holders name and account number)

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

Note – 3 months only required if non-mortgage insured

- 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. 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