



# 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](mailto: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)

<b>Income</b>	<p><b>PAYG - Base Income (excludes overtime, commission etc.)</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Salary credits deposited into CommBank account; <b>or</b></li> <li><input type="checkbox"/> <u>Electronic payslip</u> less than 6 weeks old; <b>or</b></li> <li><input type="checkbox"/> 3 months of non-CommBank bank statements from the date of the application showing salary credits.</li> </ul> <p><b>Self-Employed</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Personal/Business Income Tax Return and corresponding Notice of Assessment from most recent financial year; <b>and</b></li> <li><input type="checkbox"/> Business financial statements from most recent financial year (accountant prepared Profit and Loss Statement and Balance Sheet).</li> </ul> <hr/> <p><b>Other Income (if applicable):</b></p> <p><b>Bonus</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Letter(s) from employer or electronic payslips showing bonus amounts from the last 2 financial years.</li> </ul> <p><b>Rental</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Current lease agreement; <b>or</b></li> <li><input type="checkbox"/> Statement/Letter from the managing agent; <b>or</b></li> <li><input type="checkbox"/> Most recent Tax Return less than 15 months old.</li> </ul> <p>Refer to CommBroker for information regarding <b>Work related allowance, Overtime</b> and <b>Commission</b> income</p>
<b>Customer Behaviour</b>	<p>Required for conduct and commitment verification and confirmation of funds to complete.</p> <ul style="list-style-type: none"> <li><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).</li> <li><input type="checkbox"/> One month's statement for any OFI debts.</li> </ul>
<b>Purchase Documentation</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Contract of Sale (Offer and Acceptance in Western Australia).</li> </ul>
<b>Upfront Valuation</b>	<p>Only required where upfront valuation has been completed:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> copy of the upfront valuation (Automated Valuation Model or Short form or Construction).</li> <li><input type="checkbox"/> record the ValEx reference number in the comments section of the application (to ensure retrieval).</li> </ul>
<b>Loans being refinanced</b>	<p>Only required for OFI loans being refinanced:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> for mortgage loans, loan statements from last 6 months; <b>and/or</b></li> <li><input type="checkbox"/> for non-mortgage loans (e.g. credit cards, personal loans), loan statements from last 3 months.</li> </ul>
<b>Loans with LVR &gt; 90%</b>	<p><b>Savings/Equity</b></p> <p>Where the LVR is greater than 90%:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> evidence of savings and/or equity of 5% over the last 3 months.</li> </ul>
<b>Guarantors</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> Signed <u>Home Loan Supplementary Details Guarantor form</u>.</li> </ul>
<b>Construction Loan*</b>	<p>For an 'as if complete' valuation provide:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Draft building contract or builders tender; and</li> <li><input type="checkbox"/> Proposed finishes and specifications; and</li> <li><input type="checkbox"/> Draft building plans; and</li> <li><input type="checkbox"/> Contract Variations (where applicable).</li> <li><input type="checkbox"/> Quotes for any Out of Contract items (where applicable).</li> <li><input type="checkbox"/> Contract of sale for the land (where applicable).</li> <li><input type="checkbox"/> When VOX Reference ID is available, upload the above documents to the Valuation Status Enquiry.</li> </ul>
<b>Company/Trust</b>	<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.