

# SUPPORTING DOCUMENT CHECKLIST



## BETTER CHOICE GOLD

### APPLICATION

- Fully completed loan application form (signed & dated by all parties)
  - Dated less than 60 days old
  - Summary of Preliminary Assessment
  - Applicant Declaration/s
  - Verification of Identity
  - Privacy Act
  - Fee authority
- Detailed submission notes
- Legible identification documents
- Credit enquiries last 12 months fully investigated and noted
- Servicing calculator
- Tax file numbers removed from file (including foreign Taxpayer Identification Numbers)
- Most recent loan statement covering a minimum of 1 month, no greater than 6 months old for all external mortgages, personal loans and credit cards not being refinanced
- Most recent 3 months main transactional banking statements (no older than 6 weeks old)

### INCOME/ EMPLOYMENT

#### PAYG (FULL DOCUMENTATION)

Please provide the following:

- TWO** computer generated current payslips less than 60 days old containing YTD figures, borrower name, employer name & ABN
  - Three months bank statement showing regular salary credits evidencing name of employer
- If either of the above documents are unavailable, at least **TWO** of the following must be obtained for each Applicant:
- Copy of current employment contract
  - Letter from employer on company letterhead detailing gross annual income, role, length of employment, basis of employment and breakdown of salary package
  - The latest PAYG payment summary
  - Most recent Tax Return with ATO assessment notice

#### Self-employed (FULL DOCUMENTATION) \*Excludes Expat

- Most recent personal tax return with ATO notice
- Most recent company/trust tax return and supporting financials **AND** most recent 2 quarters BAS

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### PAYG (EXPAT ONLY - ADDITIONAL REQUIREMENTS)

- Acceptable income evidence must be translated into English by a NAATI accredited translator
- Provide a certified copy of borrowers passport as identification, performed by an Australian Consular Officer, to satisfy Anti-Money Laundering and Counter Terrorism Financing Act 2006 (AML/CTF) requirements.

Expat Applications **MUST** obtain the following documentation (additional to AMF/CTF requirements):

- VISA or Passport documentation (excluding blank pages / including all information pages and stamped pages) - evidencing customer is entitled to work in the relevant country
- Passport (excluding blank pages) – evidencing Australian or NZ Citizenship, i.e. evidence customer is an Expat

### RENTAL INCOME/EXPENSE

ONE of the following for INCOME and ONE of the following for EXPENSE (if applicable):

- Current rental statement or rent receipts from a Real Estate or Managing Agent: or
- Copy of the signed current lease/ tenancy agreement from a Real estate or Managing Agent: or
- 6 months statement showing consistent / regular rental payments: or
- Current tax return with ATO assessment notice

### PURCHASE

- Contract of sale and any special conditions (signed & dated by all applicants)
- Evidence of funds to complete the transaction
- Statutory declaration to confirm gifted funds (if applicable)

### REFINANCE

- Most recent council rates notice for property being refinanced
- Mortgage loan statements of the last 6 months no greater than 30 days old
- Personal loan statements for the last 6 months no greater than 30 days old
- Credit card statement for the last 3 months no greater than 30 days old

*\* Internet transaction statements acceptable provided on original statement provided in support*