



ME home loan supporting document checklist.

Introduction.

At ME, we are committed to making it easy for you to deal with us. If we receive a fully completed application with the correct supporting documents, your loan will be processed more quickly.

It's important to note that this checklist is only a guide and some information may not apply to you. Brokers and ME sales staff should refer to the Credit Policy for further information regarding policy restrictions and requirements.

Applications may be referred to our Verification Team for additional checks to be conducted. As a result of this, we may also ask you to provide us with additional documentation or further information which will assist us to complete the assessment of your application.

Confirmation of income.

PAYG salary/wages

Full time, permanent part time, second job, probation.

- One payslip no older than 4 weeks or 6 weeks if the applicant is paid monthly containing the YTD income for 3 months ; AND
- An interim bank or transaction statement no older than 7 days at loan submission which meets the following conditions*:
 - Applicants name (at a minimum - surname and initials) or account number; AND
 - A minimum of 30 days transaction history
 - Running transaction history (dates, debits and credits i.e. salary/income credits)

Where 3 months YTD income is not evident via payslips further confirmation of income must be obtained via any one of the following secondary documents:

- Most recent PAYG payment summary/notice of assessment, no older than 18 months; OR
- Most recent personal tax return, no older than 18 months; OR
- The final payslip from the last financial year which has a YTD figure included

OR

- Letter from employer (dated, signed and on employer letterhead) no older than 4 weeks; AND

Any one of the following:

- Most recent PAYG payment summary/notice of assessment, no older than 18 months; OR
- Most recent personal tax return, no older than 18 months ; OR
- Income Statement (Tax Ready Status) through ATO Single Touch Payroll no older than 18 months.

*Does not apply to Emergency Services Workers - Nurses & Medical/Healthcare Professionals, Teachers, Ambulance Officers, Fire Fighters and Police Officers

PAYG Salary/wages

Casual, allowances, overtime

- Same PAYG - Full time/permanent part time (above); AND

Any one of the following:

- Most recent PAYG payment summary/notice of assessment, no older than 18 months; OR
- Most recent personal tax return, no older than 18 months ; OR
- Income Statement (Tax Ready Status) through ATO Single Touch Payroll no older than 18 months

PAYG contracted employees

- Same PAYG - Full time/permanent part time
- A copy of current employment contract which includes the following;
 - Commencement date;
 - All components of income, including remuneration amount, and;
 - Payment frequency and proposed hours of work

Commission/bonus

At time of assessment, borrower has had 6 months in current job; AND a minimum of 2 years history of the customer receiving commission/bonus

- One payslip no older than 4 weeks (or 6 weeks if borrower is paid monthly); AND
- An interim bank or transaction statement no older than 7 days at loan submission which meets the following conditions:
 - Applicants name (at a minimum - surname and initials) or account number; AND
 - A minimum of 30 days transaction history
 - Running transaction history (dates, debits and credits i.e. salary/income credits); AND

Any one of the following for each of the preceding 2 years:

- PAYG payment summary; OR
- Personal tax return
- Letter from employer confirming commission/bonus amount
- Payslips for each of the past 2 years showing the commission payments (not accepted for bonus payments) ; OR
- Income Statement (Tax Ready Status) through ATO Single Touch Payroll no older than 18 months

<p>Government income Pensions, family payment, parenting payment</p>	<p><input type="checkbox"/> A Centrelink statement or equivalent, no older than 6 weeks confirming benefit amount; OR <input type="checkbox"/> Bank statements, most recent showing regular payments over a period of 3 months Policy restrictions apply to these payments. Please refer to the Credit Policy for further information.</p>
<p>Jobkeeper</p>	<p><input type="checkbox"/> One payslip no older than 4 weeks (or 6 weeks if borrower is paid monthly); AND Any one of the following: <input type="checkbox"/> One payslip dated prior to 1st March 2020 containing the YTD income for 3 months verifying regular income received prior to COVID-19; OR <input type="checkbox"/> A letter from the employer confirming normal regular income received by the applicant prior to COVID-19</p>
<p>Child support/maintenance</p>	<p>Payments must be payable for the next 5 years (dependants are < 13 years of age) <input type="checkbox"/> Court order/child support agency statement or registered child support agency agreement; AND <input type="checkbox"/> Bank statements, most recent showing regular child support payments over a period of 6 months with the last payment being within the last 4 weeks</p>
<p>Parental leave</p>	<p>Evidence must be provided confirming the return to work income and capacity for loan repayments. Return to work income <input type="checkbox"/> Letter from employer (dated, signed, on employer letterhead) no older than 4 weeks and confirming the following: <ul style="list-style-type: none"> • Date of return • Employment status (i.e. full time or part time and hours) • Salary upon return • Employer acknowledging the borrower's intention to return to work Capacity for loan repayments <input type="checkbox"/> Letter from employer or government setting out the details of the paid parental leave, if applicable; AND <input type="checkbox"/> Evidence that loan repayments/all commitments can be met during partially paid or unpaid period of the parental leave</p>
<p>Investment income Shares, managed investments and other income producing assets</p>	<p><input type="checkbox"/> Two of the most recent tax returns, the most recent being no older than 18 months</p>
<p>Rental income Standard, display homes, NRAS, DHA</p>	<p>Evidence must be provided confirming the rental amount via: <input type="checkbox"/> A current lease/tenancy agreement; OR <input type="checkbox"/> A rental statement issued by the managing agent or property manager no older than 30 days; OR <input type="checkbox"/> ME's valuation report no older than 30 days; OR <input type="checkbox"/> A rental appraisal from a registered real estate agent no older than 30 days For DHA only: <input type="checkbox"/> Copy of the current lease agreement no older than 12 months old; OR <input type="checkbox"/> A current rental statement no older than 30 days For display homes only: <input type="checkbox"/> ME's valuation report no older than 30 days For mining postcodes: <input type="checkbox"/> ME's valuation report no older than 30 days; OR <input type="checkbox"/> A rental appraisal from a registered real estate agent which is no older than 30 days</p>
<p>Motor vehicle</p>	<p>Fully maintained company motor vehicle Allowed provided it is part of employment contract/conditions. Vehicle must be fully maintained (e.g. insurance, registration, running costs, etc.) with no restrictions on personal use. <input type="checkbox"/> Letter from the employer (dated, signed and on employer letterhead); OR <input type="checkbox"/> Employment contract Novated lease <input type="checkbox"/> A payslip no older than 4 weeks / 28 days (6 weeks / 42 days where payslips are monthly); AND <input type="checkbox"/> Salary packaging agreement/novated lease agreement to be held to confirm that the lease is inclusive of operating costs (e.g. insurance, registration, running costs, etc.) with no restrictions on personal use</p>

<p>Self employed income /independent contractors</p>	<p>Sole proprietorship or partnership</p> <p><input type="checkbox"/> Last 2 most recent years personal/business/company/trust income tax returns (the most recent being no more than 18 months old); AND</p> <p><input type="checkbox"/> Most recent notice of assessment, no older than 18 months; AND</p> <p><input type="checkbox"/> An interim bank or transaction statement no older than 7 days at loan submission which meets the following conditions:</p> <ul style="list-style-type: none"> • Applicants name (at a minimum - Surname and initials) • A minimum of 90 days transaction history • Running transaction history (dates, debits and credits) • Shows credits or deposits evidencing consistent trading income <p>Company or trust</p> <p><input type="checkbox"/> As above; AND</p> <p><input type="checkbox"/> Last 2 most recent years financial statements (the most recent being no more than 18 months old); AND</p> <p><input type="checkbox"/> An interim bank or transaction statement no older than 7 days at loan submission which meets the following conditions:</p> <ul style="list-style-type: none"> • Company/Trust name • A minimum of 90 days transaction history • Running transaction history (dates, debits and credits) • Shows credits or deposits evidencing consistent trading income
<p>Confirmation of deposit and savings.</p>	
<p>Genuine savings/deposit</p>	<p>A minimum deposit of 5% of the property price must be evidenced from genuine savings where the base loan (before any capitalisation of LMI) is > 90%.</p> <p>Bank accounts/term deposits</p> <p><input type="checkbox"/> Statements that clearly evidence applicants name and savings history over the past 3 months</p> <p>Equity in residential property</p> <p><input type="checkbox"/> Suitable confirmatory evidence of the equity i.e. additional borrowings from existing real estate</p> <p>Shares</p> <p><input type="checkbox"/> Share certificate/s or statements that clearly evidence the applicants name and ownership for a minimum 3 month period</p> <p>Employee funded superannuation contributions</p> <p><input type="checkbox"/> Letter or statement from the superfund that verifies:</p> <ul style="list-style-type: none"> • Ownership by the applicant for a minimum of 3 months; AND • Funds are or will be non-preserved <p>Redrawable funds in a mortgage or line of credit</p> <p><input type="checkbox"/> Statements that clearly evidence applicants name and redrawable funds over the past 3 months</p> <p>Real estate agent trust account</p> <p><input type="checkbox"/> Deposits held in a real estate agent trust account in excess of three months</p> <p>Proceeds from sale of real estate</p> <p><input type="checkbox"/> Copy of the contract of sale; AND/OR</p> <p><input type="checkbox"/> Bank statement/s that clearly verify the applicant's name and the deposit of the sale proceeds</p> <p>Please note: If the minimum requirement of 3 months is not met for a term deposit, gift, shares or work bonus, you can provide rent expenses paid by a licensed real estate agent.</p> <p><input type="checkbox"/> 6 months most recent rental statements from the real estate agent in the name of at least 1 of the applicants; OR</p> <p><input type="checkbox"/> 6 months most recent transaction history of an account in the name of at least 1 of the applicants showing rental payments being paid and identifies the real estate agent by name</p>
<p>Loan purpose.</p>	
<p>Purchase</p>	<p>If you have already purchased/found your property please provide the following;</p> <p><input type="checkbox"/> Solicitor/conveyancer's details (name, address and phone number)</p> <p><input type="checkbox"/> Copy of full contract of sale (or equivalent) for the property</p> <p><input type="checkbox"/> Copy of vendor's statement (where applicable)</p> <p><input type="checkbox"/> Evidence of funds to complete the purchase</p>

Purchase (off the plan)	Residential dwelling <input type="checkbox"/> The property must be near completion and access is available for valuation purposes <input type="checkbox"/> Certificate of occupancy or equivalent is to be provided prior to settlement <input type="checkbox"/> Evidence of funds to complete the purchase Vacant land <input type="checkbox"/> Submission of the loan application can only occur within 90 days of the verified settlement date <input type="checkbox"/> Evidence of funds to complete the purchase
Construction	Registered builder <input type="checkbox"/> Fully executed fixed price building contract <input type="checkbox"/> Plans and specifications (council approved prior to settlement) <input type="checkbox"/> Evidence of funds to complete Owner builder <input type="checkbox"/> Plans and specifications (council approved prior to settlement) <input type="checkbox"/> A fully costed project report prepared by owner or representative (project manager) <input type="checkbox"/> Evidence of funds to complete Please note: for additional quotes (out of contract items) to be considered, please refer to the acceptance conditions noted in the constructions loans section of the home loan policy.
Refinance (including debt consolidation)	<input type="checkbox"/> Another financial institution discharge authority signed by borrower(s) Bank statements If the loan is to repay; <input type="checkbox"/> Another financial institution loan : provide the latest loan statements that displays account name, account number and covers a consecutive 6 month period with the last statement no older than 4 weeks as at the submission date. If the last statement exceeds 4 weeks, an interim statement/transaction listings is acceptable if all of the following conditions are met: <input type="checkbox"/> Must be accompanied by the most recent bank issued loan statement <input type="checkbox"/> Start date of the transaction listing must be from the last date of the most recent bank issued loan statement <input type="checkbox"/> Last date of the transaction listing is no older than 4 weeks as at submission date In total, 6 months minimum history must be evidenced <input type="checkbox"/> Another financial institution credit card : provide the last issued statement that displays the account name, account number and covers a consecutive three month period Statements are only acceptable where they include; <input type="checkbox"/> Borrower's name <input type="checkbox"/> Account number <input type="checkbox"/> Individual transactions itemised <input type="checkbox"/> Running account balance (not required for credit cards or car lease /hire purchase) <input type="checkbox"/> The logo of the bank or financial institution is displayed <input type="checkbox"/> Where the applicants name or logo is not displayed on the internet statement, a separate bank issued statement must be provided to verify these details An acceptable transaction listing must contain the following; <input type="checkbox"/> Borrower's name/s (at a minimum surname and initials) or account number <input type="checkbox"/> Opening balance <input type="checkbox"/> Closing balance <input type="checkbox"/> Running transaction history (dates, debits and credits) Please note: where the opening balance is not displayed, an overlapping transaction history where at least one or more transactions match those on the most recent bank issued loan statement, is acceptable Marital separation <input type="checkbox"/> A copy of the fully executed separation agreement; OR <input type="checkbox"/> Court order

Cash out/equity release	<input type="checkbox"/> Written advice from the customer on the purpose of funds; OR <input type="checkbox"/> Written advice from the broker or banker outlining the conversation with the customer; AND <input type="checkbox"/> Documentary evidence from the customer when cash out/equity release is > \$50k Examples of acceptable documentation may include: <ul style="list-style-type: none"> • A contract • Quotes or invoices • Confirmation from a financial planner or accountant as to the intended use of the funds • Other suitable documentation e.g. detailed letter signed by all applicants outlining the intended usage of the cash out
ME broker use section only:	
Customer ID verification & broker declaration form (mandatory)	<input type="checkbox"/> Completed form is attached and signed by broker
Broker home loan submission form (mandatory)	<input type="checkbox"/> Completed form is attached and signed by borrower(s) and/or guarantor(s)
Responsible Lending Summary form (mandatory)	<input type="checkbox"/> Completed form is attached and signed by borrower(s) and/or broker
Supporting documents sent to ME	<input type="checkbox"/> All supporting documents have been uploaded to Apply Online
Applicant/s name	<input type="checkbox"/> Applicant/s name must be the same in application, identification form and title
Additional application/s	<input type="checkbox"/> Include commentary for any additional applications, noting related RHL numbers
Deductions	<input type="checkbox"/> Commentary provided for ALL deductions evident on payslip/s to confirm whether deductions are voluntary or non-voluntary

ME internal use section only:	
Internal refinance	<input type="checkbox"/> ME internal refinance approval (if applicable)
Applicant/s name	<input type="checkbox"/> Applicant/s name must be the same in application, T24, PEGA, identification and title
Loan purpose	<input type="checkbox"/> Notes must be clear and concise
Additional application/s	<input type="checkbox"/> Include commentary for any additional applications, note related RHL's
Funds to complete	<input type="checkbox"/> Funds to complete table to be included in "contribution" section for all deals <input type="checkbox"/> All funds to complete verification supporting docs to be attached in one PDF
NCCP	<input type="checkbox"/> Responsible lending obligations form completed and attached <input type="checkbox"/> (NB: If there is any amount of "cash out" ensure the "cash out" section is completed)
Customer ID verification	<input type="checkbox"/> Completed customer ID verification is attached
Policy exceptions	<input type="checkbox"/> All policy exceptions are clearly noted in the correct section
Undisclosed debts	<input type="checkbox"/> Review savings/refinance statements and Equifax report for any undisclosed liabilities