



INCOME

- Three recent computerised payslips
- Letter from employer stating position, commencement date, if still on probation, gross income, year to date, regular overtime and allowances
- Copy of employment contract
- Last year's group certificate or tax return

if you're self employed:

- Last 2-3 year's tax returns (if company/family trust applicable, you will require company tax returns, memorandum and articles of association, copy of trust or deed)
- Copy of tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income

ASSETS

- Copy of savings history (passbook, statements, certificates for six months)
- Copy of sale contract on existing home or settlement letter from your solicitor if the deposit is to come from the sale of an existing home
- Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable

Rates notice on any existing owned properties

Copy of Superannuation statements, share certificates etc.

LIABILITIES

Copy of loans statements for 12 months on any existing mortgages

Copy of credit card and personal loans statements and statements from any other borrowings

OTHER

Copy of purchase contract

Copy of plans, specifications and fixed price contract (construction/renovations)

Cheque for establishment fees - if required

PROOF OF IDENTITY

Drivers Licence - 40 points

Passport or birth certificate- 70 points

If these documents cannot be located other acceptable documents can be used such as Medicare Card, Bank Statements, etc.