

Home Loan Application Short Form Checklist

Australian Unity Banking

Please complete this form in conjunction with the loan submission

For any other enquiries, please contact Lending Specialists on 1300 790 740

Step 1 Application

- ☐ Signed and dated Australian Unity Home Loan Application Form:
 - ‘Tax Residency Information – Individual’ form to be completed **if** individual borrower/s are a Tax Residents outside of Australia and/or
 - ‘Tax Residency Information – Entity’ form to be completed **if** company borrower/s are a Tax Residents outside of Australia
- ☐ Identification which meets our minimum standards as per our Approved Certifiers list below

Step 2 Income

PAYG

- ☐ Minimum 2 consecutively dated payslips within the last 30 days **and** 1 month of account statements evidencing salary credits

Overtime / Allowances

- ☐ Copy of PAYG payment summary

Self Employed (Individual / Company / Trust)

- ☐ 2 years Financial Statements, Tax Returns and Notices of Assessment
- ☐ Certified copy of executed Trust Deed

OTHER INCOME

Family Benefits / Government Payments

- ☐ Minimum 2 consecutively dated payslips within the last 30 days and 3 months of account statements evidencing salary credits

Existing rental income

- ☐ Rental Statement from Licenced Real Estate Agent / current signed lease agreement / most recent financial year statement

Proposed rental income

- ☐ Rental Appraisal Letter from Licenced Real Estate Agent on company letterhead / short form valuation

Step 3 Living Expenses

- ☐ Minimum 1 month transaction account / credit card statements detailing living expenses (if not already included in the statement for salary credits)

Step 4 Savings

For loans which may require Lenders Mortgage Insurance (LMI):

- ☐ Current bank statement/s evidencing 5% genuine savings held or accumulated over 3 months minimum

Step 5 Liabilities

- ☐ Most recent 3 months home loan / credit card / personal loan statements being refinanced

Step 6 Security

- ☐ Copy of fully executed Contract of Sale
- ☐ Copy of fully executed Building Contract/s and post contract variations
- ☐ Copy of council approved stamped plans and specifications