

# Property Finance Online

## Loan Checklist

### Income Requirements

#### PAYG

- 2 Payslips
- Current Group Certificate/Payment Summary
- Additional payslips if regular overtime or payslips showing full cycle for rosters such as 4/1

#### Self-Employed

- 2 yrs tax returns and assessment notices
- 2 yrs business financials & tax returns

#### Rental Income

- Recent statement from managing agent or copy of current lease or letter from real estate agent

#### Pensions, Family Allowance

- Copy of letter from Centrelink or Family Assistance Office

#### ID Requirements - 100 points of ID required

- |                          |                               |           |
|--------------------------|-------------------------------|-----------|
| <input type="checkbox"/> | Driver's licence              | 40 points |
| <input type="checkbox"/> | Birth certificate or passport | 70 points |
| <input type="checkbox"/> | Rates Notice                  | 35 points |
| <input type="checkbox"/> | Credit Card                   | 25 points |
| <input type="checkbox"/> | Medicare Card                 | 25 points |

If 100 points not available, contact us for a list of alternative documentation.

*Note: If Birth Certificate is different from married name then a copy of marriage certificate is required.*

#### Savings/Assets

- Current statement for all existing debts, including credit cards
- 3 months bank statements showing savings and current balance (must have account name, account number on bank letterhead) *If not available an older statement showing Account Name and account number with the last 3 months transactions from online banking can be accepted in most cases.*
- 3 months statements showing ownership of shares or managed funds
- Term deposit certificate for any Term Deposit

#### Purchases

- Signed and dated Offer & Acceptance or Contract of Sale
- Confirmation that sufficient funds available to complete purchase eg. bank statement

#### Construction

- Copy of the Building Contract, Plans & Specifications

*Additional documentation required prior to commencement of construction*

- Signed Building Contract
- Stamped Council approved plans
- Building Insurance (Certificate of Currency)
- Builders Indemnity/Public Risk Insurance

If you have any questions, please contact us on 1300 734 410 or send an email to [info@propertyfinanceonline.com.au](mailto:info@propertyfinanceonline.com.au)