

Loan application checklist

02 8080 2113
Nine Ten Finance

In order to make the loan process an easy one, there is certain information that you need to have ready before applying.

CURRENT IDENTIFICATION

- Drivers licence
- Passport
- Medicare Card

PAY/INCOME

(any two of)

- Your last 2 consecutive payslips
- 3 months bank statement showing salary credits
- Letter from employer (dated in the last month, on letterhead, with full contact details)
- Your most recent Payment Summary (Group Certificate)

SELF-EMPLOYED INCOME

(full doc)

- A copy of your last two years Income Tax Returns (both personal and company returns and Tax Assessment Notices)

SELF-EMPLOYED INCOME

(lo doc)

- Copy of last six months Bank Trading Statements
- Last two quarters of BAS

CENTRELINK PAYMENTS

- Parenting A+B Centrelink Statement confirming entitlements

RENTAL INCOME

- Rental Statement
- Letter from Real Estate Agent detailing the potential market rental

PROPERTY PURCHASE

- Fully Executed Contract of Sale (signed by vendor and purchaser)
- Copy of receipt of deposit already paid
- A copy of your last 3 month's bank statements verifying your cash holdings

REFINANCING

- Copy of last six months Statements of ALL loans/ credit cards being refinanced – last 3 month's (Last transaction must be no more than 30 days old, Can be internet banking transactions as long as we have a copy of an original statement showing name, address and account numbers)
- Copy of Council Rates Notice showing title particulars

IF YOU'RE BUILDING

- Copy of Planss
- Copy of fixed price Building Contract (detailing amount and timing of progress payments)
- Copy of Building Specifications and Schedule of Finishes

ASSETS & LIABILITIES

- Last 3 months of Savings Account statements... showing deposit saved
- Latest Superannuation statement
- Latest Credit Card statement per card
- Copy of your Bank Account summary page(s) – showing all accounts
- Last 3 months Transaction Account statement showing salary credits

OTHER ASSETS AND/OR LIABILITIES

- Shares – provide most recent statement showing all holdings
- Proof of any Collections ie. Art, Music, Cars etc
- Most recent Personal Loan statement (3 months if been refinanced)
- HECS-HELP debt statement

