

Documentary Evidence

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EVIDENCE REQUIREMENTS FOR PERSONAL IDENTIFICATION (100 points each)

- 70 Points – Passport or Birth Certificate or Citizenship Certificate
- 40 Points – Drivers License, ID Card issued by State or Federal Government
- 25 Points – Council Rates Notice
- 25 Points – Bank Issued Credit or Debit Card, Bank Passbook, Medicare Card

EVIDENCE REQUIREMENTS FOR INCOME (SALARIED APPLICANTS)

- 2 Payslips or
- Letter of Employment or
- Last 2 Tax returns with notice of assessment

EVIDENCE REQUIREMENTS FOR INCOME (SELF EMPLOYED)

- 2 most recent tax returns for business (with notice of assessment)
- 2 most recent financials for business with profit & loss and balance sheet
- 2 most recent tax returns for individual (with notice of assessment)

EVIDENCE REQUIREMENTS FOR RENTAL INCOME

- Letter from Real Estate Agent confirming current or likely rental amount or
- Copy of current Tenancy Agreement for properties currently rented

EVIDENCE REQUIREMENTS FOR REFINANCE

- Copy of most recent Rates Notice
- Last 12 months statements for existing home loan

EVIDENCE REQUIREMENTS FOR EXISTING DEBTS

- Most recent credit card statement for all credit cards
- Copy of recent statement for car loans or original lease agreement

EVIDENCE REQUIREMENTS FOR FUNDS TO COMPLETE

- Copy of documents showing funds that will be used to complete the transaction

EVIDENCE REQUIREMENTS FOR NEW PURCHASE

- Signed copy of front page of purchase contract

EVIDENCE REQUIREMENTS FOR FIRST HOME OWNERS GRANT (FHOG)

- Certified copy of your birth certificate (If born in Australia) or
- Certified copy of your passport (if not born in Australia)
- Certified copy of marriage certificate if an applicant has changed names
- Certified copy of front page of contract of sale

EVIDENCE REQUIREMENTS FOR DEPOSIT (Mortgage Insured Loans)

- Evidence of 5% genuine savings showing 6 months savings history.
- If a gift is being used as a deposit, a Statutory Declaration from the gifter

¹ R – required, P - provided