

Document checklist

To double-check everything has been submitted:



Automatic Validation

If you've opted to use Automatic Validation you don't need to send in or upload the documents below. Just make sure you've linked all your accounts.

To verify PAYG income:

- The most recent payslip showing year-to-date (YTD). If no YTD, 2 most recent payslips
- Recent transaction account statements showing regular transaction credits (statement must not be more than 45 days old)
- A copy of your current employment contract
- PAYG payment summary

To verify your deposit:

- The most recent statement for the account(s) where your deposit is held

To verify personal loans (if applicable):

Please upload for each loan

- The most recent statement or internet transaction listing for each loan, showing at least a month's history and confirming your name and account details

To verify credit cards (if applicable):

Please upload for each card

- The most recent statement or internet transaction listing for each credit card, showing at least a month's history and confirming your name and account details

To verify your home loan(s) (if applicable):

- The most recent 3 months' statements for each loan being refinanced by this new loan **OR**
- 6 months' history if the new home loan requires Lenders' Mortgage Insurance approval
- The most recent statement or internet transaction listing for each home loan not being refinanced by this new loan and confirming your name and home loan account number

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To verify rental income (if applicable):

Please upload one of the following

- A copy of the current signed lease/tenancy agreement
 - A copy of the current rental statement or rent receipts from the managing agent
 - If untenanted, a rental estimate from a registered real estate agent
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Self-Employed?

Self-employed as a sole trader using your personal ABN:

- The 2 most recent personal tax returns AND notices of assessment

Self-employed using a company directorship or family trust:

- The 2 most recent personal tax returns AND notices of assessment PLUS
- 2 years business financial statements and tax returns for the company and/or family trust



Formatting your file name

We recommend renaming your documents using this format
(aka kebab style - dashes in place of spaces):

DocumentType-BankingInstitution-Date.pdf