

## What documents do I need when applying for a loan?

The five different categories of documents are:

1. **Income** verification documents
2. Documents confirming your **Assets**
3. Documents confirming your **Liabilities**
4. **Identification** documents
5. Other

\*Please note that documentation requirements may vary from lender to lender.

### ❖ INCOME VERIFICATION DOCUMENTS

The type of documents a lender requires will depend on whether you are an Individual/PAYG, Sole Trader, Partnership, Company or a Trust.

#### 1. Individual/PAYG

- Latest two consecutive Payslips dated within 30 days of the current date
- Latest 3 months bank statement dated within 30 days of the current date showing **salary credits**.

#### 2. Sole Trader

- Last 2 years Individual Tax Return (ITR)
- Last 2 years Notice of Assessment (NOA) confirming ITR

#### 3. Partnership

Where income flows to each partner:

- Last 2 years ITR
- Last 2 years Partnership Tax Return
- Last 2 years Notice of Assessment (NOA) confirming ITR

#### 4. Company

- Last 2 years Financial Statements. i.e. Balance sheet and Profit and loss statement
- Last 2 years Company Tax Return
- ATO Tax Portal confirming all taxes are paid up to date
- For each director/shareholder:
  - Last 2 years ITR
  - Last 2 years NOA
  - Latest 2 consecutive payslips dated within 30 days of the current date if any director/shareholder receives ongoing PAYG employment

#### 5. Trust

- Last 2 years Financial Statements. i.e. Balance sheet and Profit and loss statement
- Last 2 years Trust Tax Returns
- Trust Deeds
- For each beneficiary:
  - Last 2 years ITR
  - Last 2 years NOA

### Rental Income

If you receive rental income, please provide one of the following for each investment property:

- Latest rental statement dated within 30 days of the current date
- A rental/lease agreement

### Other Income

If you receive social security payments (such as from Centrelink), child support payments, superannuation income etc. please provide evidence of this. E.g. Superannuation statement dated within 30 days of the current date

### ❖ ASSETS

To confirm your liquid assets (cash/savings), please provide the following:

- Latest 3 months bank statement dated within 30 days of the current date showing **genuine savings**.
- Please ensure that bank statements show:
  - a) Full name
  - b) Account number
  - c) List of all transactions
- If the latest bank statement is more than 30 days from the current date, please also provide a **Transaction Listing** from the current date to the latest statement end date. To print a transaction listing:
  1. Log into your internet banking on a **desktop computer**
  2. Click on the account
  3. Click date range
  4. Search latest statement end date to application date
  5. Look for the print button on the screen (either on the bottom for CBA, top right for ANZ or hold Ctrl+P)
  6. Save as a PDF file (please do not save a excel, we can only accept a PDF file)
  7. Email PDF document to us

### ❖ LIABILITIES

To confirm your secured loans (e.g. home loans) and unsecured loans (e.g. credit cards), please provide the following:

- Latest 6 month bank statement dated within 30 days from the current date for any **home loans and/or business loans**.
- Latest 3 month bank statement dated within 30 days from the current date for any **credit cards and/or unsecured loans / equipment loans**.
- Please ensure that bank statements show:
  - a) Full name
  - b) Account number
  - c) List of all transactions
- If the latest bank statement is more than 30 days from the current date, please also provide a **Transaction Listing** from the current date to the latest statement end date. To print a transaction listing:
  1. Log into your internet banking on a **desktop computer**
  2. Click on the account
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  6. Save as a PDF file (please do not save as excel, we can only accept a PDF file)
  7. Email PDF document to use

### ❖ ID DOCUMENTS

- Driver's Licence
- Passport
- Council Rates Notice for each property owned

### ❖ OTHER

- Contract of Sale – if you are purchasing a property
- Signed Building Contract, Building Plans and Specifications – for construction loans
- Trust Deed – if you own a Trust
- Change of Name / Marriage Certificate – if you have ever legally changed your name

# APPENDIX OF SAMPLES

## Sample - 2018 ITR

Page 1 of 5

<b>Individual tax return</b>		<b>2018</b>
<b>1 July 2017 to 30 June 2018</b>		
Your tax file number (TFN)	<input type="text"/>	Are you an Australian resident? <input type="checkbox"/> Y Print Y for yes or N for no.
	<small>See the Privacy note in the Taxpayer's declaration on page 15 of this return.</small>	Have you included any attachments? <input type="checkbox"/> N Print Y for yes or N for no.
<hr/>		
Your name	Title - for example, Mr, Mrs, Ms, Miss <input type="text" value="MS"/>	
	Surname or family name <input type="text"/>	<input type="text"/>
	Given names <input type="text"/>	<input type="text"/>
Has any part of your name changed since completing your last tax return? <input type="checkbox"/> N Print Y for yes or N for no. <small>To find out how to update your name on our records, go to ato.gov.au/updatedetails or phone 13 28 61</small>		
<hr/>		
Your postal address	<input type="text"/>	
	<input type="text"/>	
	<input type="text" value="NSW"/>	<input type="text" value="2031"/>
Has your postal address changed since completing your last tax return? <input type="checkbox"/> Y Print Y for yes or N for no.		

## Sample - 2018 NOA



Australian Government  
Australian Taxation Office



Tax period ending **30 June 2018**  
 Tax file number  
 Date of issue **26 November 2018**  
 Our reference  
 Internet: [www.ato.gov.au](http://www.ato.gov.au) Phone enquiries: 13 28 61

### Notice of assessment - year ended 30 June 2018

Income Tax Assessment Act 1936 and Income Tax Assessment Act 1997

Description	Debits \$	Credits \$
<i>Your taxable income is \$78,601</i>		
Tax on your taxable or net income	17,092.32	
<b>Assessed tax payable \$17,092.32 DR</b>		
<b>Plus other liabilities</b>		
Medicare levy	1,572.02	
Compulsory Higher Education Loan repayment	5,931.52	
Less tax offset refunds	0.00	

## Sample - ATO Tax Portal

1/17/201

Australian Taxation Office Tax Agent Portal - Itemised account - by Tax Office processed date



### Tax Agent Portal

**User ID** 17 Jan 2019 15:40:16 (EDST)

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**Curren** **TFN**

**ROUNDN** LTD

**Repres**

**TRIDEN** P PTY LTD

**Accoun**

**ROUNDN** 002 Account

#### Item Tax Office processed date

• **INFORMAT** input details on l screen have not changed.

Opening balance \$0.00

Closing balance \$0.00

Estimated general interest charge \$0.00

Total payable if paid on 17 January 2019 \$0.00

Transactions processed by the Tax Office during the period:

From 1 January 2018 To 17 January 2019

Process date	Effective date	Transaction description	Debit amount	Credit amount	Balance
01 Jan 2018		Opening balance			\$0.00
16 Mar 2018		Self assessed amount(s) for the period ended 31 Dec 17	\$0.00		
	28 Feb 2018	- pay as you go tax withheld	\$1,054.00		\$1,054.00
19 Mar 2018	16 Mar 2018	Payment received		\$1,054.00	\$0.00

## Sample - ING Bank Statement, ING-Everyday-xxxx-311218

Statement end date 31/12/18

### Orange Everyday statement



Client number: 543  
 BSB number: 00  
 Orange Everyday number: 1416  
 Statement number: 6  
 Statement from: 01/10/2018 to 31/12/2018

### Need to update your details?

You can update your address, phone number or email easily by giving us a call on 133 464 or log in at [ing.com.au](http://ing.com.au)



#### Balance

Opening balance	Total money in	Total money out	Closing balance
\$152.99	\$29,791.07	\$-28,814.95	\$1,129.11

#### Transactions

Account name: BILLS

Date	Details	Money out \$	Money in \$	Balance \$
01/10/2018	Deposit -		127.10	280.09
01/10/2018		-150.00		130.09
01/10/2018		-75.00		55.09
03/10/2018	Salary Deposit - Receipt		1,957.55	2,012.64

Sample - Associated Transaction Listing, ING-Everyday-xxxx-180319  
01/01/19 to 18/03/19



Interim statement

Ms

RANDWICK, NSW 2031

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Client Number	543	Statement Start Date	01 Jan 2019
Account	BILLS ACC: 1416 BSB: 00	Statement End Date	18 Mar 2019
Account Type	Orange Everyday		

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Date	Description	Deposit(\$)	Withdrawal(\$)	Balance(\$)
			<b>Brought Forward</b>	<b>\$1,129.11</b>
02 Jan 2019	Internal Transfer		-\$130.00	\$999.11
04 Jan 2019	NETFLIX.COM		-\$17.99	\$981.12
05 Jan 2019		\$150.00		\$1,131.12
07 Jan 2019		\$127.68		\$1,258.80
07 Jan 2019			-\$150.00	\$1,108.80
07 Jan 2019			-\$130.00	\$978.80
08 Jan 2019	Internal Transfer		-\$100.00	\$878.80
09 Jan 2019	Salary	\$1,799.07		\$2,677.87
09 Jan 2019			-\$820.00	\$1,857.87