

## Minimum Required Documents Checklist.

This form is to be lodged with your BankSA Home Loan Application.

This transmission is intended solely for the named addressee and may contain confidential or privileged information. The copying or distribution of it by anyone other than the addressee is strictly prohibited. If you have received this transmission in error please telephone us immediately and return it to us by mail. We will refund your costs of doing so.

### Details

Applicant/s Name

No. of pages transmitted: (inc. this lead sheet)

Date

 /  / 

To  
BROKER MORTGAGE SERVICES

Email  
SABMS@banksa.com.au

Lender Reference Number

Proposed Settlement Date

 /  / 

**NOTE: THE ITEMS IN SHADED BOX ARE REQUIRED FOR COMMENCING AN ASSESSMENT**

### This section is to be completed for all applications

- Notes provided in the online lodgement (purpose, product, any mitigants, etc)
- Signed Privacy Act
- Completed BankSA short or long form application
- All tax file numbers removed from all documentation
- Signed Identification Verification Form/Certified Identification Form and/or Copy of identification documentation produced (new customers to BankSA)
- Rates Notices for all properties owned
- Signed Business Purpose Declaration – to be used when loan is wholly or predominantly for business purposes, or non-residential investment purposes. (If applicable)
- Electronic Communications Consent (ECC) captured and customer email address confirmed and recorded in Electronic Lodgement notes, where applicable
- Verification of Identity (Vol) Certificate with the certified copies of identification documents where a new ACT, QLD, VIC, SA, WA or NSW mortgage is required.

### FSRA for offset accounts

- Verbal Product Disclosure Statement given for offset account  Yes  No
- "No Advice" given for offset account  Yes  No

### PAYG applicants

#### ALL Loans:

- Base income: Provide a Group 1A document

For Salary/wages together with any of car, shift & industry allowances, Commission & Overtime evidence income using a combination of any Group 1A or Group 1B document AND a Group 2 document

## PAYG applicants (continued)

### Group 1A

(No more than two months old from formal application date)\*\*

- Last 2 pay slips detailing base salary
- 1 YTD pay slip covering last 2 pay cycles detailing base salary

### Group 1B

- Employer's letter (Must state Base/Net Income, on Letterhead include ABN & be Signed)
- Account statements/passbook showing salary credits covering the 2 latest pay periods

Note: if two salary credits differ the lower amount is to be used to annualise income.

### Group 2\*\*

- Latest PAYG Payment Summary (latest).
- Income Tax return and ATO notice of assessment (latest)

### For Casual Income/Employment:

- One document from Group 1A or 1B and one document from Group 2;
- 12 months history required;
- Lower of Annualised income for Group 1 document and Group 2 document

## Self-employed/company and trust applicants

- Last 2 years Financial Reports and Income Tax Returns for Company/Trust/Partnership
- Last 2 years Personal Income Tax Returns for Individuals (supported by the last 2 years ATO Tax Assessment Notice)
- Details of Company/Trust/Partnership liabilities (rate, term, balance, etc)
- Most recent Quarterly BAS dated within 120 days of last BAS quarter
- Corresponding BAS for same quarter for the prior year
- Details and comments on relevant issues or items in Financial Reports
- Details of Directors of Company (including Directorship/shareholding/interest in other entities)
- Certified copy of the stamped Trust Deed

Note –

1. For Medico Sector Policy only, most recent year's Financial Report and Income Tax Return is required (supported by the most recent ATO Tax Assessment Notice) in addition to a copy of Australian university degree or qualification, or copy of registration with the Medical Practitioners Board of Australia/ equivalent body.
2. For Latest Year Income Policy only, latest 2 Quarterly BAS are required in addition to corresponding BAS for the same quarters in the prior year.
3. For COVID Recovery (FY2019) Policy only, when assessing on income for the financial year ending 30 June 2019, latest 2 Quarterly BAS are required in addition to corresponding BAS for the same quarters for the financial year ending 30 June 2019.

## Other sources of income

### Rental

**Existing** – Use one of 1 to 4

**Purchase** – Use one of 2, 5, 6

**Existing Untenanted** – use 5, 6

**Foreign Existing** – use 4 ONLY

1. Recent rental statement (maximum 1 month old) from managing real estate agent
2. Current Lease Agreement (if existing lease arrangements are to continue)
3. Latest tax return and ATO notice of assessment (Incl Rental Property Schedules)
4. Account statements/for last 6 months, with detailed narrative
5. Rental opinion from a real estate agent in the form of a letter
6. Rental Estimate provided in a Valuation Report

(NB If multiple documents available, the **Lowest** rental is used)

**Bonus** – a document from Group 1A or Group 1B AND a Group 2 document; in total to cover 2 years period, with employer letter

**Dividend & Interest Income** – last 2 Years Personal Tax Returns & ATO Notice of Assessment

**Other** refer to Income Verification Matrix for acceptable payments and evidence required.

For example: Foreign Income, Annuity, Private Pension, Superannuation, Centrelink & Veteran payments, Second Job, Contract Income.

\*\*Refer Income Verification Matrix for Document standards/full requirements

## Property purchases

- Last 2 years Financial Reports and Income Tax Returns for Company/Trust/Partnership
  - NSW: Contract of Sale (front page) & Zoning Certificate (149 Certificate)
  - QLD: Contract of Sale (first 2 pages)
  - VIC: Contract of Sale (particulars page) & Section 32 Certificate
  - SA: Contract of Sale & Purchase (first 2 pages)
  - WA: Offer & Acceptance (both pages)
  - ACT: Contract of Sale (Page 1 & Page 8, if available)
  - NT: Contract of Sale (all pages)

- Copy of Share Certificate for Company Title

### Non-Resident and Temporary VISA Applicants

- Foreign Investment Review Board (FIRB) approval

## First home owner's grant (FHOG)

- Copy of signed and completed FHOG Application form. Original sent to relevant state aligned address
- Signed and certified supporting documentation as required by the relevant state
- If name changed then copy of Name Change Document (e.g. Marriage Certificate) must be provided

Note – Document MUST be signed and certified by a JP as a true and exact copy

## Ongoing commitments and liabilities

### Ongoing Rent/Board

For each ongoing rent or board commitment, one of:

- Current signed and dated lease/rental agreement (no older than 12 months) detailing the rental amount, frequency/cycle, property address and name(s) of tenants
- Letter from licensed property manager/agent (no older than 3 months) detailing the rental amount, frequency/cycle, property address and name(s) of tenants
- Rental ledger from licensed property manager/agent (no older than 6 weeks) detailing rental amount, frequency/cycle and name(s) of tenants
- Bank statement or transaction listing (no older than 6 weeks), covering 2 payment cycles, with a detailed narrative which aligns to the rental outgoing and detailing the rental amount and payment date. Account number/account name must be able to be matched to the applicant
- For Board only – Statutory declaration made by the relevant applicant(s)

### Child Support, Spouse or De-Facto Maintenance

For each child support, spouse or de-facto maintenance commitment, one of:

- Court order or child support agency letter dated within last 12 months confirming the amount of the ongoing obligations
- Bank statement or transaction listing covering 2 payment cycles (no older than 6 weeks)
- Last 2 payslips showing the deduction

### Existing Debt(s) not Being Refinanced by this Loan. E.g. Housing/investment loans, personal loans, car loans, margin loans, tax debts, credit card and/or store card, one of:

- Statements (Latest <6 weeks old, must include account holders name and account number and cover a period of at least one month)
- Internet Banking Statement (Latest <6 weeks old, must include account holders name and account number and cover a period of at least one month)
- Loan Transaction Listing (Latest <6 weeks old, must include account holders name and account number and cover a period of at least one month)
- Account Summary Printout (Latest <6 weeks old, must include account holders name and account number and cover a period of at least one month)
- Stamped and dated letter or printout from other financial institution evidencing account details (Date <6 weeks old and must include account holders name and account number)
- For Tax Debts, Australian Taxation Office (ATO) letter or printout from ATO Portal evidencing the formal payment plan with the ATO

## Refinances

Copy of the last 6 months statements for all Secured Debt with the date of the last transaction no more than 6 weeks prior to application date

Note – 3 months only required if non-mortgage insured

Copy of the last 3 months statements for all Unsecured Debt with the date of the last transaction no more than 6 weeks prior to application date

## Building Loans

Contract Builder:  
Written tender, building plans and specifications (Tender must reflect Builder's License Number)

Owner Builder:

Council approved Plans & Specifications (if not available a copy of those submitted to council for approval)

OR "Kit & Construction"

Costs Estimate Written details of work carried out to date by owner, builder, family, &/or sub-contractors, identifying discounts in fees, labor, etc

## LMI – Mortgage Insurers Application

Evidence of 5% genuine savings (capacity) – 3 months savings statements, latest no more than 1 month old

Note – Refer to the Consumer Lending Policy for acceptable forms and evidence of 5% genuine savings

## Declaration

I certify that I have the documents provided to me by our client(s) and confirm that the originals of the documents faxed to the Bank are held by me. I also confirm that I will retain these documents, and will make them available to the Bank when required.

Name

Signature