

## INCOME

- Three recent computerised payslips
- Letter from employer stating position, commencement date, if still on probation, gross income, year to date, regular overtime and allowances
- Copy of employment contract
- Last year's group certificate or tax return

*if you're self employed:*

- Last 2-3 year's tax returns (if company/family trust applicable, you will require company tax returns, memorandum and articles of association, copy of trust or deed)
- Copy of tenancy agreement for all owned investment properties or a letter from a real estate office to confirm the estimated rental income

## ASSETS

- Copy of savings history (passbook, statements, certificates for six months)
- Copy of sale contract on existing home or settlement letter from your solicitor if the deposit is to come from the sale of an existing home
- Statutory declaration (if any part of the deposit is a gift), stating the amount of the gift and that it is non-repayable
- Rates notice on any existing owned properties
- Copy of Superannuation statements, share certificates etc.

## LIABILITIES

- Copy of loans statements for 12 months on any existing mortgages
- Copy of credit card and personal loans statements and statements from any other borrowings

## OTHER

- Copy of purchase contract
- Copy of plans, specifications and fixed price contract (construction/renovations)
- Cheque for establishment fees - if required

## PROOF OF IDENTITY

- Drivers Licence - 40 points
- Passport or birth certificate- 70 points

If these documents cannot be located other acceptable documents can be used such as Medicare Card, Bank Statements, etc.