

Minimum Required Documents Checklist

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

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DETAILS

Applicant/s Name

Date

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

To

Email

BROKER MORTGAGE SERVICES

nswbms@stgeorge.com.au

ATOMS Reference Number

Proposed Settlement Date

NOTE: THE ITEMS IN THE SHADED BOXES 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 (Except for existing loan increases)
- Completed St.George short or long form application
- All tax file numbers removed from all documentation
- Verification of Identity (VoI) Certificate with the certified copies of identification documents where a new QLD, VIC, SA, WA or NSW mortgage is required.
- Signed Identification Verification Form and/or Certified Identification Form with certified Copy of identification documentation produced (new customers to St.George)
- 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

FSRA FOR OFFSET ACCOUNTS

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

MINIMUM REQUIRED DOCUMENTS CHECKLIST

PAYG APPLICANTS

ALL Loans:

- Base income: Provide a Group 1A document

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

Group 1A (No more than 6 weeks Old)**

- 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 and 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)

- 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: 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.

*If loan requested needs to incorporate income deemed to be Self Employed to service

OTHER SOURCES OF INCOME

Rental

Existing - Use **one** of 1 to 4

Existing Untenanted - use 5, 6

Purchase - Use **one** of 2, 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)

MINIMUM REQUIRED DOCUMENTS CHECKLIST

OTHER SOURCES OF INCOME - CONTINUED

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 and Interest Income - last 2 Years Personal Tax Returns and 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 and Veteran payments, Second Job, Contract Income.

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

PROPERTY PURCHASES

- Copy of the following completed and executed documents including Title details
 - NSW: Contract of Sale (front page) and Zoning Certificate (149 Certificate)
 - QLD: Contract of Sale (first 2 pages)
 - VIC: Contract of Sale (particulars page) and Section 32 Certificate
 - SA: Contract of Sale and Purchase (first 2 pages)
 - WA: Offer and Acceptance (both pages)
 - ACT: Contract of Sale (Page 1 and 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

ONGOING COMMITMENTS AND LIABILITIES - CONTINUED

- 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 and Specifications (if not available a copy of those submitted to council for approval).

OR "Kit and Construction"

Costs Estimate Written details of work carried out to date by owner, builder, family, and/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. Genuine Savings not required below 85% LVR
- Proof of 10% equity in another property required if loan is for new Investment purchase

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