

Commercial Loan Checklist

Check boxes in the matrix below indicate the required supporting documents for each loan type.



| | Full Doc | Mid Doc | Quick Doc | Lease Doc | Private Mid | Private Quick |
|---|----------|---------|-----------|-----------|-------------|---------------|
| Introducer page | | | | | | |
| Loan application form (includes privacy consent, statement of position and background) | | | | | | |
| Legible photo ID (current passport & driver's licence, front and back) with applicant's full name | | | | | | |
| Completed serviceability calculator | | | | | | |
| Trust Deeds and any Deeds of Amendment / Deed of Variation (certified copy) | | | | | | |
| Purchase | | | | | | |
| Full copy of executed Contract of Sale or Offer and Acceptance (WA only) | | | | | | |
| Evidence of sufficient funds to complete (bank statement showing account name, BSB & account number) | | | | | | |
| Refinance and Equity Release | | | | | | |
| Most recent 6 months loan statements | | | | | | |
| Detailed stated purpose for equity release | | | | | | |
| Income Verification Requirements | | | | | | |
| Company: 2 years tax returns and financial statements | | | | | | |
| Individuals (self employed): 2 years tax returns | | | | | | |
| Individuals (PAYG) 2 most recent payslips | | | | | | |
| Individuals (PAYG) one of: (1) most recent NOA (2) Tax Return (3) ATO Income Statement / Payment Summary | | | | | | |
| Rental income: commercial lease agreements / residential rental statements | | | | | | |
| 6 month transaction listing of ATO ICA Activity Statement for trading entity if LVR >75% | | | | | | |
| Self certified income for trading entity (company, trust, partnership or sole trader) and / or individual | | | | | | |
| One of: (1) accountant's letter (2) last 2x BAS statements (3) last 6 months trading bank accounts (4) 1 year tax return + NOA (5) 1 year financial statement | | | | | | |