

What documentation must I provide for my loan application?

Copies of the following documents will be required (for each person listed as a loan applicant) to submit your application with any lender:

Identification:

A **total** of 100 points I.D is required.

This can be made up of **any** combination of the following:

- Front page of passport with photo (70 points)
- Copy of current drivers licence (40 points)
- Copy of visa card, Medicare card, work photo ID card, copy of phone, electricity, or gas bill in your name (25 points each)

Financial Details

- Details of your credit card provider(s), your outstanding balance and credit limit
- Recent savings statements (must be no more than 1 month old) showing your savings. Internet statements are fine, but please make sure they include your name, date and account number (if not provide an old, original statement so that the lender can marry up the loan numbers to the internet statements)
- Details of any car/personal loan(s) (if applicable)

Assets

- Please provide an estimate of your current superannuation balance
- Type of vehicle you have (make, model and approx value) – we will list this on your assets (if applicable)

Income

- 2 consecutive pay slips from the most recent 4 week period (if paid fortnightly), or the last 2 consecutive months' pay slips (if paid monthly)
- Last year's group certificate (if available)

Employment

- Please let me know how long you have been at your current job (we need to provide 3 years of employment history for each applicant)

Other

- Some lenders may require name and contact number of a relative/ friend not living with you
- Mothers maiden name for each applicant