

To enable your application to proceed smoothly and efficiently, please complete the application form and attach the following supporting documents for the loan:

Proof of Income

First borrower **Second borrower**

PAYG/Salary & Wages

Most recent payslip including a minimum 3 months YTD breakdown of allowances, deductions, income and tax; and

Most recent 3 months bank statements other than Bank First, showing salary credits with the name of the employer evident;

If you receive regular overtime or allowances, please also provide:

The final payslip from the last financial year containing a YTD figure; or

Most recent PAYG Payment Summary/Notice of Assessment no older than 18 months

If you receive commission/bonus payments with a minimum of 2 year history, please also provide:

PAYG Payment Summary for each of the past 2 years; or

Letter from employer confirming amount for the past 2 years; or

Payslips for each of the past 2 years showing bonus/commission amounts; or

Tax Returns and Notice of Assessment for each of the past 2 years

If you are employed on a contract, please also provide:

Copy of current employment contract

Self Employed

Last 2 years Personal Tax Returns and Notice of Assessment; and

Last 2 years Partnership/Business/Trust/Company Tax Returns & Financial statements (including balance sheet and profit and loss statement)

Trusts

As above, plus Trust Deed

Where the last 2 years tax returns including financials are older than 18 months, refer to Bank First for further information to be provided.

Rental Income

Copy of current lease agreement; or

Recent rental statement from managing real estate agent within the last 30 days; or

Where rental income will be derived from the new purchase or for an untenanted property, a rental appraisal by a real estate agent independent from the selling agent

Other Income

Government Income - Pensions/Family Allowance/Childcare Benefits

A Centrelink benefit statement dated within the last 6 weeks; or

3 months most recent bank statements confirming regular payments (non Bank First)

Child Support/Maintenance

Child Support Agency assessment notice; and

3 months most recent bank statements confirming regular payments (non Bank First)

Superannuation/ESS Pension

Recent Superannuation statement showing makeup & balance of funds; and

3 months most recent bank statements confirming regular payments (non Bank First)

Investment Income - Shares/Managed Investments/other income producing assets

Copy of statements from investment manager or broker showing past earnings and current holdings; and

Last 2 years tax returns and Notice of Assessment; and

Letter from accountant stating net benefits and period of benefits

Maternity/Paternity Leave

Copy of employer letter confirming return to work date, inclusive of hours and income

Proof of Living Expenses

Most recent 3 months bank statements for all accounts other than Bank First, showing transaction & balance history.

Supporting Documentation

Purpose of Loan

Purchasing a Property

Full copy of signed Contract of Sale and any annexures or special conditions; and
Evidence of deposit paid; and
Evidence of last 3 months savings history (e.g. bank statements)

If selling an existing property:

Signed copy of Contract of Sale; or
A letter from the Real Estate Agent confirming the property is on the market and the anticipated sale price or a copy of a Selling Agency Agreement.

Construction

Signed copy of a fixed price Building Contract, Council Approved Plans and Specifications; and
Copy of council approved Building Permit; and
Copy of Builders Risk Insurance Policy; and
Copy of Certificate of Title (if applicable); and
Most recent Council Rates Notice showing Capital Improved Value

Extensions and renovations:

Council Approved Plans Building permit and Specifications; and
Copy of quotes for work to be completed, or signed copy of a fixed price Building Contract; and
Copy of Building Permit (if applicable); and
Copy of Builder's Risk Insurance Policy (if applicable); and
Most recent Council Rates Notice showing Capital Improved Value; and
Copy of Certificate of Title (if applicable)

Refinance Loan or Debt consolidation:

Most recent 6 month statements for all home loans of personal loans to be refinanced; and
Most recent 3 month statements for all credit cards to be refinanced; and
Copy of Certificate of Title; and
Most recent Council Rates Notice showing Capital Improved Value

First Home Owner Grant (FHOG):

Supporting documents as specified in the FHOG application

Additional documentation may be required to support your loan application. This checklist is provided as a guide. If you have any other sources of income, please call one of our friendly Member Service Consultants on **1300 654 822** to discuss.

If any supporting documents are not attached, please ensure they are sent to the Lending Department by fax on **03 9882 4389** or email **loans@bankfirst.com.au** as soon as possible to avoid any delays in processing the application.