



Loan Application Document Checklist

A quick reference guide to the documents we typically need to assess your loan application. Having these ready upfront helps us get your loan approved faster.

Not every item will apply to your situation — your broker will confirm exactly what's needed for your loan. Use the sections below based on how you earn your income.

1. Identification (100-Point ID Check)

Provide enough documents to meet the 100-point ID check — typically one primary and one or two secondary documents below.

Primary documents

- ☐ Current passport
- ☐ Current driver's licence (photo)
- ☐ Full birth certificate
- ☐ Medicare card

Secondary documents

- ☐ Australian visa (if applicable)
- ☐ Government-issued concession or pension card
- ☐ Recent utility bill or council rates notice (proof of address)

2. Essential Documents — Everyone

Required regardless of how you're employed.

- ☐ Last 3 months' bank statements (all accounts, incl. savings & offset)
- ☐ Last 3–6 months' statements for any existing loans or credit cards
- ☐ Statement of assets and liabilities (what you own / owe)
- ☐ Details of savings history / deposit source (if buying)
e.g. genuine savings record, gift letter, or sale contract
- ☐ Signed contract of sale or auction confirmation (if purchasing)



- ☐ Signed building contract / plans & specifications (if constructing)
- ☐ Council rates notice (if refinancing an owned property)
- ☐ Current mortgage / loan statement (if refinancing)
- ☐ Rental income statement or lease agreement (if you own investment property)
- ☐ Centrelink income statement (if applicable)
- ☐ Child support / maintenance statements (if applicable)

3. PAYG / Employed Applicants

- ☐ Last 2 payslips (within 60 days), showing YTD income
- ☐ PAYG Payment Summary or income statement via myGov (last 1–2 years)
- ☐ Most recent Notice of Assessment (NOA) from the ATO
- ☐ Last 1–2 years' personal tax returns
If receiving bonuses, commission, or overtime
- ☐ Employment letter confirming position, salary and length of service
Often required if in a new role or probation
- ☐ Evidence of other income
e.g. rental income, dividends, family payments

4. Self-Employed / Business Owners

- ☐ Last 2 years' personal tax returns and Notices of Assessment
- ☐ Last 2 years' business tax returns
- ☐ Last 2 years' full financial statements
Profit & Loss statement and Balance Sheet, prepared by your accountant
- ☐ Last 4 quarters' Business Activity Statements (BAS)
- ☐ ABN and business registration details
Include ASIC extract if a company
- ☐ Accountant's details / letter confirming business income
- ☐ Business bank statements (last 6 months)
- ☐ Trust Deed and Trust financials
If income is earned through a trust structure
- ☐ Company financials and ASIC company extract
If trading through a company structure
- ☐ Partnership agreement and financials
If operating as a partnership

This checklist is a general guide only and does not constitute financial or lending advice. Document requirements vary by lender and individual circumstances — please contact us directly to confirm exactly what applies to you.

