



CLIENT INTERVIEW CHECKLIST

EVIDENCE OF PERSONAL INCOME

- If PAYG, please provide at least 2 current payslips for each applicant or a letter from the employer, on their letterhead, confirming your position, commencement date, length of employment, income and benefits and probationary period (if applicable)
- If self employed, please provide copies of 2 years personal and business financial statements / income tax returns

EVIDENCE OF RENTAL INCOME

- Copy of lease or Real Estate Agent rental statements (if applicable) or a letter from your agent, on their letterhead, confirming rental income for the property.

CONFIRMATION OF EQUITY / SAVINGS

- Copy of current bank statements, investment accounts, shares, funds under management, etc. In some cases we may require more than just current statements (e.g. if Lenders Mortgage Insurance is required 6 months worth of savings history may be needed). We will advise you in these instances.
- If your deposit is a gift a letter is required from the person providing the gift stating the amount and that repayment is not required. Evidence of these funds (via a bank statement) may also be required.

EVIDENCE OF LIABILITIES

- Copy of statements on all loan accounts including credit cards and store cards (minimum of six (6) months for all Home or Investment Loans – current statements should suffice for credit and store cards)

EVIDENCE OF PURCHASE

- Copy of contract of sale, or if construction, copy of building contract, plans and specifications
- 100 points Identification: Copy of Passport (70 points) Drivers Licence (40 points), Financial Institution Debit Cards and or Credit Cards (25 points), Medicare Card (30 points), Birth Certificate (70 points)

OTHER

- Current Rates Notice for all Security Properties (if applicable)
- Copy of current Superannuation Statement
- Solicitors details
- Contact details for valuation purposes (e.g. your agent or property manager)
- Real Estate Agent details
- First Home Buyers Grant ****

**** Please see information page on First Home Buyers Grant ****