

Westphalian Finance Supporting Documents Checklist

SUPPORTING DOCUMENTS CHECKLIST		
To proceed with an application for finance, below is a list of the typical documentary requirements	Applicant 1	Applicant 2
Identification <u>One primary document</u> <ul style="list-style-type: none"> Australian driver's licence/permit Passport <u>If you do not have one of the above, two of the following</u> <ul style="list-style-type: none"> Medicare Card, Birth Certificate, Proof of Age card issued under law Citizenship Certificate, Visa Permit (if new to the country) 	<input type="checkbox"/>	<input type="checkbox"/>
Employment Income <u>PAYG</u> <ul style="list-style-type: none"> Two most recent payslips (YTD calculations included) Latest PAYG Summary; Income Tax Return and Notice of Assessment Employment contract or letter of employment issued by employer (with date commenced, employment status, base salary, confirmation of regular allowances/overtime, confirmation of YTD earnings) <u>Self-employed</u> Sole trader <ul style="list-style-type: none"> Most recent Income Tax Return and Notices of Assessment Partnership <ul style="list-style-type: none"> Most recent partnership AND individual Income Tax Returns and Notices of Assessment Company/trust <ul style="list-style-type: none"> Most recent company/trust AND directors'/trustees' individual Income Tax Returns and Notices of Assessment Financial statements 	<input type="checkbox"/>	<input type="checkbox"/>
Non-employment income Centrelink/DVA (e.g. Age Pension/Family Allowance/Disability Support/Newstart/Defence Income Support) <ul style="list-style-type: none"> Centrelink/DVA Schedule Child Support <ul style="list-style-type: none"> Confirmation of maintenance arrangement Most recent 12 months bank statements confirming receipt of payments Investment property <ul style="list-style-type: none"> Copy of rental lease or signed letter from property agent to confirm current and/or expected rental income Rental receipt or three most recent months bank statements to confirm receipt of rental Investment other (e.g. shares, managed funds, private pensions and annuities, trusts and overseas sources) <ul style="list-style-type: none"> Copy of dividend/distribution statements Confirmation of portfolio and/or source of income 	<input type="checkbox"/>	<input type="checkbox"/>
Expenditure <u>Living expenses</u> <ul style="list-style-type: none"> Three most recent months transactional bank and/or credit card account statements to confirm outgoings <u>Loans and other credit commitments</u> <ul style="list-style-type: none"> Six most recent months loan account statements for all loans, credit cards, debts and payment plans being refinanced Three most recent months loan account statements for all loans, credit cards, debts and payment plans NOT being refinanced Credit card cancellation or limit reduction letter Child support – confirmation of maintenance arrangement Private and family debts – confirmation of arrangements 	<input type="checkbox"/>	<input type="checkbox"/>
Assets <u>Property</u> <ul style="list-style-type: none"> Council rates notice or documentary evidence of ownership for all existing properties <u>Savings and investments</u> <ul style="list-style-type: none"> Three most recent months savings and investment account statements Term deposit or investment account certificate Share/managed funds portfolio documentation (most recent statement) Superannuation fund documentation (most recent statement) 	<input type="checkbox"/>	<input type="checkbox"/>
Purpose of lending <u>Purchase</u> <ul style="list-style-type: none"> Copy of executed purchase/sale contract Confirmation of deposit paid <u>Refinance</u> <ul style="list-style-type: none"> Most recent six months loan account statements <u>Construction</u> <ul style="list-style-type: none"> Council approved plans and specifications Copy of executed builder's contract Confirmation of builder's indemnity insurance Confirmation of deposit paid <u>Evidence of funds to complete</u> <ul style="list-style-type: none"> Confirmation of source(s) of funds to complete: <ul style="list-style-type: none"> Own savings – bank statements Gift – letter/declaration from source confirming non-refundable gift Sale proceeds – bank statements and/or relevant document verifying sale 	<input type="checkbox"/>	<input type="checkbox"/>