SUPPORTING DOCUMENT CHECKLIST
Better Choice GOLD

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APPLICATION

- [ ] Fully completed loan application form (signed & dated by all parties)
  - [ ] Dated less than 30 days old
  - [ ] Responsble Lending Summary
  - [ ] Applicant Declaration/s & Consents
  - [ ] Broker Declaration & VOI
  - [ ] Self Employed Declaration (Alt Doc Only)
- [ ] Detailed Broker file/submission notes
- [ ] GOLD "Prime" Servicing Calculator
- [ ] Certified copies of sufficient ID to meet one of the four ID options listed on VOI
- [ ] All Tax file numbers removed
- [ ] Trust Deed for:
  - [ ] - The trust borrower/applicant
  - [ ] - The trust the client is declaring an income under

Exit strategy for all applications where the loan term exceeds retirement age

INCOME/EMPLOYMENT

PAYG (FULL DOCUMENTATION)

Mandatory:

- [ ] **TWO** computer generated current payslips within 30 days
- [ ] Plus either Copy of the Income statement (YTD) or Bank statements showing the most recent four salary credits
- [ ] Most recent years PAYG Summary or government income statement
- [ ] Current employment contract or letter
- [ ] Three (3) months bank statements confirming salary credits dated within 30 days

SELF-EMPLOYED (FULL DOCUMENTATION)

One Year Financial Policy: (*No more than 18mths old)

- [ ] Most recent years company/trust/partnership tax returns and financials*
- [ ] Most recent year individual tax returns and ATO notice of assessment*
- [ ] Most recent 6 months ATO lodged BAS

Two Year Financial Policy: (*No more than 18mths old)

- [ ] Two most recent years individual tax returns and ATO notices of assessment*
- [ ] Two most recent years company/trust/partnership tax returns and financials*

Better Choice Home Loans Pty Ltd
Phone: 1300 334 336 | Fax: 1300 434 336 | Email: info@betterchoice.com.au | Website: www.betterchoice.com.au
Office: Level 5, 50 Cavill Ave Surfers Paradise QLD 4217 | Postal: PO Box 845, Surfers Paradise 4217

Australian Credit Licence: 378333
ABN: 79 095 728 868

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RENTAL INCOME

ONE of the following"

- [ ] Most recent rental statement from a Real Estate or Managing Agent dated within 30 days
- [ ] Copy of the signed current lease/ tenancy agreement
- [ ] 6 months statement showing consistent / regular rental credits
- [ ] Most recent years tax return confirming rental income

OTHER INCOME

- [ ] Most recent Centrelink Statement

PURCHASES

- [ ] Full copy of an executed contract of sale including all pages and annexures
- [ ] Evidence of funds to complete the transaction
- [ ] NSW ONLY: For First Home Buyers confirmation of how Stamp Duty is to be paid ie upfront at settlement or annually as a Land Tax (if applicable)

REFINANCE

- [ ] Most recent council rates notice for security property(s)
- [ ] 6 months home loan statements dated within the last 30 days
- [ ] 6 months personal loan statements dated within the last 30 days
- [ ] 3 months credit card statements dated within 30 days
- [ ] NSW Only: Most recent annual First Home Buyer Choice Land Tax notice (if applicable)

* Internet transaction statements acceptable provided on original statement provided in support

STATEMENT REQUIREMENTS

Most recent 3 months statements from the main transactional account confirming living expenses:

- [ ] If expenses are paid on a credit card, provide 3 months credit card statements

Statements for all liabilities not being refinanced:

- [ ] 1 months credit card statement dated within 30 days.
- [ ] 1 months home loan and personal loan statement dated within the last 30 days

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CASH OUT

Cash out < $100,000:

- [ ] Detailed break down of how cash out will be used.

Cash out > $100,000:

- [ ] Evidence of cash out purpose. (COS, quotes for renovations, financial planner letter, etc).

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