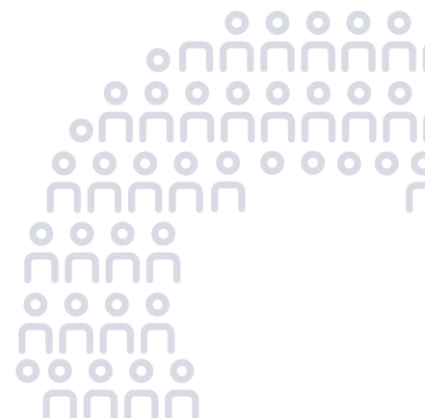


## Supporting Documents Minimum Requirements – All NCCP Loans

As a mortgage broker you must ensure you are making responsible enquiries into your client’s circumstances. This is required as part of Responsible Lending and Best Interests Duty. These documents must also be uploaded to MyCRM within 14 days of application submission.

ITEM	DESCRIPTION
<p><b>Client Identification</b></p>	<p>Sufficient identification must be provided from each applicant to ensure their full true and correct name has been validated, this can be achieved through obtaining both of the following...</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Australian Drivers Licence</li> <li><input type="checkbox"/> Medicare Card (to verify dependents)</li> </ul> <p>If your client’s full name can’t be verified through their Drivers Licence then one of the following will need to be obtained...</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Australian or Foreign Passport</li> <li><input type="checkbox"/> Birth Certificate</li> </ul> <p>If these documents are not available please refer to the specific identification requirements for the lender you will be proceeding with and obtain any additional identification you require. You may also need to provide the following if applicable.</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Statutory Declaration including any relevant ‘Change of Name’ documents</li> </ul> <p><b>Note 1:</b> Where applicants have been interviewed remotely via video link please capture a screenshot of the meeting showing you and your applicants. Please also ensure your applicants have been identified acceptably if interviewed remotely (eg ZipID, Australia Post, IDyou etc).</p> <p><b>Note 2:</b> You must ensure you meet the chosen lender’s identification policy requirements.</p>



<b>Compliance Documents</b>	<input type="checkbox"/> Credit Guide provided to all applicants.  <input type="checkbox"/> Privacy Consent provided to all applicants and accepted if a credit check has been obtained.  <input type="checkbox"/> Credit Quote provided and accepted by all applicants (if applicable).
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**INCOME DOCUMENTS**

<b>Income Documents – PAYG Income</b>	<p>Obtain all of the following documents...</p> <input type="checkbox"/> 2 consecutive payslips with the pay period of the most recent payslip no older than 60 days. Acceptable payslips must contain the following... <ul style="list-style-type: none"> <li>- Applicant’s name</li> <li>- Employer’s name</li> <li>- Employer’s ABN</li> <li>- YTD income</li> </ul> <input type="checkbox"/> 3 months of transactions from an account where salary credits have been received no older than 60 days. Acceptable transactions history must contain the following... <ul style="list-style-type: none"> <li>- Applicant’s name</li> <li>- Financial Institution’s name</li> <li>- Account number</li> <li>- Running account balance</li> </ul> <p>Best practice would also have you obtain any of the following if you’re after further clarification of the applicant’s income and employment...</p> <input type="checkbox"/> ATO portal to confirm current employment <input type="checkbox"/> PAYG Summary <input type="checkbox"/> Employment contract/letter
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Note 1: Ensure all Tax File Numbers have been redacted on any documents obtained.

Note 2: Additional documents may be requested to satisfy your verification obligations, especially if you have any concerns with the legitimacy of the applicant’s employment or income.

<p><b>Income Documents – Foreign Income</b></p>	<p>In addition to the documents above please also obtain the following...</p> <p><input type="checkbox"/> Translated copies of all payslips, transaction listings and employment contract/letter if required (documents to be translated from a certified NAATI translator, one can be found at <a href="https://www.naati.com.au/">https://www.naati.com.au/</a>).</p>
<p><b>Self Employed – Full Doc</b></p>	<p><b>Sole trader</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 2 most recent Tax Returns</li> <li><input type="checkbox"/> 2 most recent Notice of Assessments</li> <li><input type="checkbox"/> 2 most recent years of Financials (if available)</li> </ul> <p><b>Partnership</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 2 most recent partnership Tax Returns</li> <li><input type="checkbox"/> 2 most recent personal Tax Returns</li> <li><input type="checkbox"/> 2 most recent Notice of Assessments</li> <li><input type="checkbox"/> 2 most recent years of Financials for partnership</li> </ul> <p><b>Company</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 2 most recent company Tax Returns</li> <li><input type="checkbox"/> 2 most recent personal Tax Returns</li> <li><input type="checkbox"/> 2 most recent Notice of Assessments</li> <li><input type="checkbox"/> 2 most recent years of Financials for company</li> </ul> <p><b>Trusts</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 2 most recent trust Tax Returns</li> <li><input type="checkbox"/> 2 most recent personal Tax Returns</li> <li><input type="checkbox"/> 2 most recent Notice of Assessments</li> <li><input type="checkbox"/> 2 most recent years of Financials for trust</li> </ul> <p>Note 1: Ensure all Tax File Numbers have been redacted on any documents obtained.</p>

<p><b>Self Employed – Low/Alt Doc</b></p>	<p>For applications which are submitted under Low or Alt Doc policy please refer to the specific lender’s policy and requirements for what you will need to obtain.</p> <p>Obtain any of the following (where possible)...</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Evidence that the client’s ABN is active and is registered for GST (can be done via the ‘ABN Lookup’ website or the tool within MyCRM)</li> <li><input type="checkbox"/> At least 6 months of transactions from the business trading account</li> <li><input type="checkbox"/> BAS for the most recent 12 months</li> <li><input type="checkbox"/> Accountant’s Declaration Letter which shows the following... <ul style="list-style-type: none"> <li>- Applicant’s full legal name</li> <li>- Applicant’s trading name</li> <li>- How long the accountant has been servicing the applicant</li> <li>- Gross taxable income for the last 3 years (if available)</li> <li>- Letter to be on accountant’s letterhead confirming all details, qualifications and industry membership</li> </ul> </li> </ul>
<p><b>Rental Income</b></p>	<p>Obtain one of the following to verify rental income...</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Copy of tenancy/lease agreement</li> <li><input type="checkbox"/> Copy of most recent rental statement from managing agent</li> <li><input type="checkbox"/> 3 months of transactions from an account where rental payments have been received no older than 60 days</li> <li><input type="checkbox"/> Valuation report stating the expected rental income</li> <li><input type="checkbox"/> Signed rental estimate from an estate agent</li> </ul>
<p><b>Government Income – Centrelink, family benefits, pension etc</b></p>	<p>Obtain one of the following...</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Centrelink or government agency statement no older than 60 days</li> <li><input type="checkbox"/> 3 months of transactions from an account where payments have been received no older than 60 days</li> </ul> <p>Note: ensure Customer Reference Number (CRN) has been redacted.</p>
<p><b>Investment Income – Dividends, Interest etc</b></p>	<p>Obtain any of the following...</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Most recent personal Tax Return and Notice of Assessment</li> <li><input type="checkbox"/> 3 months of transactions from an account where income have been received no older than 60 days</li> </ul>

## LIVING EXPENSES/LIABILITIES

Obtain the following...

- 3 months of transactions from all relevant bank accounts and credit card accounts no older than 60 days

**Child Support Maintenance Payment**

Obtain one of the following...

- Child Support Agency notice  
 Separation agreement/court orders stating payment terms  
 3 months of transactions from an account showing evidence of payments no older than 60 days

**Refinancing existing liabilities \*\***

**Home Loans**

- at least 6 months of transactions no older than 60 days

**Personal Loans**

- at least 3 months of transactions no older than 60 days

**Credit Cards/Store Cards**

- 3 most recent statements

**ATO Debt**

- Copy of outstanding debt from ATO portal

**Buy Now Pay Later (eg Afterpay, ZipPay)**

- Screenshot of account details showing the following...
- Applicant's name
  - Lender's name
  - Maximum limit
  - Outstanding balance

**Liabilities not being refinanced \*\***

- Most recent statement or screenshot of account details.

\*\* Comprehensive Credit Reporting (CCR) is recommended to confirm repayment history which may need to be addressed and to confirm all current liabilities have been accounted for. However recent statements are required to confirm current account details such as interest rate and the minimum monthly repayment which will ensure your servicing calculations are accurate.

## PURCHASE/CONSTRUCTION DOCUMENTS

<b>Purchases</b>	<p>Obtain the following...</p> <p><input type="checkbox"/> Fully executed Contract of Sale</p> <p><b>AND</b></p> <p><input type="checkbox"/> Evidence of funds to complete <b>OR</b></p> <p><input type="checkbox"/> Gift letter or Statutory Declaration confirming the amount of funds being provided</p> <p>Funds to complete can be provided by the following...</p> <ul style="list-style-type: none"> <li>- Screenshot of current balance held</li> <li>- 3 months of transactions for the account where the funds are held if Genuine Savings is to be verified by the lender</li> </ul>
<b>Construction</b>	<p>A fully exchanged fixed price building contract is to be provided which contain the following...</p> <ul style="list-style-type: none"> <li>- Applicant's names</li> <li>- Contract price</li> <li>- Progress payment schedule</li> <li>- Building Plans</li> <li>- Building Specifications</li> </ul>
<b>Guarantors (security)</b>	<p><input type="checkbox"/> Privacy Consent accepted by all guarantors via electronic signature or a signed Privacy Consent document</p> <p><input type="checkbox"/> Game Plan accepted by all guarantors</p> <p><input type="checkbox"/> If there is a loan on the guarantor's property, obtain 3 months of transactions no older than 60 days confirming the following...</p> <ul style="list-style-type: none"> <li>- Guarantor's name</li> <li>- Lender's name</li> <li>- Account number</li> <li>- Current account balance</li> </ul> <p>Note: Clear notes to be left in MyCRM confirming interview held with guarantor WITHOUT the applicant(s) present. Also upload any other relevant correspondence relating to the guarantor to MyCRM.</p>

## OTHER DOCUMENTS

<b>Lender Application Documents</b>	<input type="checkbox"/> All required application forms to be signed and uploaded to MyCRM (including Verification of Identification documents). If application forms were accepted electronically via Apply Online leave a note in MyCRM. <input type="checkbox"/> Lender servicing calculator
<b>Superannuation</b>	<input type="checkbox"/> Copy of Superannuation statement showing current balance (applicable to support exit strategy, only provide if requested by the lender)

