

# SUPPORTING DOCUMENT CHECKLIST

Please check the appropriate boxes below to indicate that supporting documentation has been provided for the application. Refer to the Credit Guidelines Booklet for detailed information. Note: You must ensure that all Tax File numbers have been removed from all supporting documentation.

## SUBMISSION STANDARDS FOR ASSESSMENT

NOTE: For the application to proceed for credit assessment all of the applicable documents outlined below must be provided.

- **Loan Application Form including Privacy Notice and Consent** – Fully completed, signed\* and dated by each applicant.
- **Customer Identification** – You must sight and collect one clear and legible photographic identity document from the list below in person or capture via lender's preferred ID app. Identity documents provided must show the customer's full legal name (including middle name/s), as per the application. If the customer has performed ID check at Australia Post, please make note in your submission notes.  
  
**Note:** ID must not be expired, with the exception of Australian Passports - acceptable if expired within the last 2 years. Acceptable list of identity documents:
  - Australian Passport
  - Foreign Passport
  - Australian Driver's Licence (Note: A driver's licence is acceptable even where only a middle initial is shown)
  - Proof of Age Card - Australian State or TerritoryFor more information, refer to the Credit Guidelines Booklet.
- **Submission Notes**
  - Broker Notes: with clear purpose, direction of cash out, advice regarding pre & post deductions and adverse conduct
  - Copy of approved scenario exception (if applicable)
  - Self-employed 1 year financial commentary (*if applicable*). See Self-employed Income for more information.
- **Income Verification Documents** – refer below for each income type used for serviceability. Remove all Tax File Numbers (TFNs) prior to submission.
- **Upfront Valuation** – pre-ordered and a valuation report included with credit submission (except for pre-approvals and construction loans if there is no contract to build inclusive of a progress payment schedule). Note: an AVM valuation is acceptable for applications involving LMI for purchases only.
- **Refinance Documents** – for incoming refinances only. Refer below for documentation required.
- **Contract of Sale Document** – for purchases only. Refer below for documentation required. Not required for pre-approvals or refinances.
- **Co-borrower Acknowledgment** – for co-borrower applications where a borrower is not receiving a substantial benefit from the loan funds (being use of at least 25% or if more than four borrowers, an equal share of the loan funds). Refer to below for documentation required.
- **Genuine Savings (where base LVR > 90%), if applicable** – as outlined below in Genuine Contributions (Genuine Savings) section.
- **Construction, if applicable** – as outlined below in 'Construction' section.
- **Mandatory repayment at retirement verification documents** – for imminently retiring customers. Refer below for documentation required.

\*NOTE: Electronic/Digital signatures are only accepted using the eSign capability offered via Loanapp and ApplyOnline. No other form of electronic signature is acceptable. If eSign is not used, ensure the signature is conducted via pen to paper.

## DOCUMENTATION VERIFICATION REQUIREMENTS

Document Type	Supporting Evidence
PAYG Permanent Employment Income	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> One computer generated payslip, with the most recent payment no older than 45 days from application submission date, with YTD showing at least 2 pay cycles; <b>OR</b></li> <li><input type="checkbox"/> If YTD does not cover 2 pay cycles, 2 of the last 3 computer generated payslips, the latest one no older than 45 days from application submission date; <b>OR</b></li> <li><input type="checkbox"/> Bank Statement(s) or transaction listing(s), showing the last 2 salary credits with the most recent salary credit no older than 45 days from the application submission date.</li> </ul> <p>Note: Where salary credits are inconsistent and variance is &gt;20%, provide payslips to support bank statements/transaction listings.</p>
PAYG Allowances	<ul style="list-style-type: none"> <li><input type="checkbox"/> 2 consecutive computer generated payslips, with the most recent payment no older than 45 days from application submission date, to confirm allowances are ongoing.</li> </ul>
PAYG Casual and Contract income	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Bank statement(s) and transaction listing(s) with the most recent credit no older than 45 days from application submission date, evidencing employment income for a period of at least 6 months; <b>OR</b></li> <li><input type="checkbox"/> Computer generated payslip, with the most recent payment no older than 45 days from application submission date, reporting a minimum of 6 months YTD figure; <b>OR</b></li> <li><input type="checkbox"/> Where Payslip YTD reports a figure under 6 months obtain: computer generated payslips and PAYG Payment Summary or Personal Tax Return for the last financial year</li> </ul>
Overtime and Commission income	<ul style="list-style-type: none"> <li><input type="checkbox"/> Computer generated payslip, reporting a minimum of 6 months YTD figure, which has at the application submission date the most recent payment no older than: <ul style="list-style-type: none"> <li>– 45 days for weekly/fortnightly/monthly/bi-monthly payments; <b>OR</b></li> <li>– 90 days for payments greater than monthly.</li> </ul> </li> <li><input type="checkbox"/> Where Payslip YTD reports a figure under 6 months, provide most recent: <ul style="list-style-type: none"> <li>– 6 months of computer generated payslips; <b>OR</b></li> <li>– PAYG Payment Summary; <b>OR</b></li> <li>– Personal Tax Return for the last financial year; <b>OR</b></li> <li>– Signed contract of employment or letter of offer that specifies regular overtime</li> </ul> </li> </ul>
Bonus income (from 2 most recent financial years)	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Bank Statement(s) and/or transaction listing(s) with the most recent credit no older than 45 days from application submission date that evidence receipt of the bonus payments; <b>OR</b></li> <li><input type="checkbox"/> Payslips that evidence receipt of the bonus payments; <b>OR</b></li> <li><input type="checkbox"/> Reward statements issued by the employer that evidence receipt of the bonus payments; <b>OR</b></li> <li><input type="checkbox"/> Payment summaries or tax returns which evidence total income above the customers calculated base salary; <b>OR</b></li> <li><input type="checkbox"/> Signed letter from the employer detailing the bonus payment amounts paid</li> </ul> <p>Note: For bank statements and transaction listings, only the pages evidencing the payments are required, not the full 2 year period.</p>
Self-employed Income (Evidence the flow of income from trading entities to individual)	<ul style="list-style-type: none"> <li><input type="checkbox"/> The last two years' financial statements (balance sheet &amp; profit and loss), the <b>most recent year</b></li> <li><b>or</b></li> <li><input type="checkbox"/> The last two years' taxation returns including ATO Assessment notice/Company Tax Portal for most recent income tax return applicable for: <ul style="list-style-type: none"> <li>– Individual (i.e. Sole trader/Proprietor)</li> <li>– Partnership</li> <li>– Non Trading Trust</li> <li>– Non Trading Company</li> </ul> </li> </ul> <p><b>Note 1:</b> The most recent financial information as at the application submission date, must be no older than:</p> <ul style="list-style-type: none"> <li>• 21 months for total home lending under \$1 million</li> <li>• 24 months for non-trading entities</li> </ul> <p><b>Note 2:</b> Where the most recent year's income is used to service the proposed loan you must provide commentary in your summary notes that covers the following:</p> <ul style="list-style-type: none"> <li>– The change or event that has occurred in the customers business to result in why the most recent year is most appropriate;</li> <li>– Advise where the change is evident in the financial statements e.g. increase to gross income.</li> </ul> <p><b>Where the future performance of the business will materially deteriorate, in addition to the above:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Business Activity Statements (BAS); <b>OR</b></li> <li><input type="checkbox"/> Business transaction statements (where BAS is reported annually or there is no GST registration)</li> </ul> <p>These documents must cover a minimum of the most recent financial quarter and the same information for the corresponding quarter of the prior financial year.</p>

Document Type	Supporting Evidence
<b>New Rental Income</b> (owning or purchasing a property with no existing tenant but intending to lease)	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Copy of the current executed lease agreement; <b>OR</b></li> <li><input type="checkbox"/> Market appraisal contained in valuation dated within 90 days*; <b>OR</b></li> <li><input type="checkbox"/> Agent prepared market appraisal or market rent comparative analysis.</li> </ul>
<b>Existing Rental Income</b> (owning or purchasing a property which is currently tenanted and earning an income)	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Rental property schedule contained in current tax return, no more than 2 years old as evidenced through lodgement with ATO; <b>OR</b></li> <li><input type="checkbox"/> Copy of current executed lease agreement (can include a Contract of Sale - Rental Schedule if purchase property is currently tenanted); <b>OR</b></li> <li><input type="checkbox"/> One of the following: Rental statement(s), ownership statement or rental ledger prepared by an real estate agent dated within 90 days of application submission showing minimum 4 weeks of rental payments and details the property owner and address; <b>OR</b></li> <li><input type="checkbox"/> Bank Statement(s) or transaction listing(s) no older than 90 days* showing at least 2 direct credits. The credits must be identifiable as rental income</li> <li><input type="checkbox"/> Where the property is not mortgaged to NAB, a rates notice must be supplied to evidence the customers ownership of the property.</li> </ul> <p>Note: For properties generating holiday, short-term or shared space rental income the gross rental income must be demonstrated over a minimum of 12months, based on the most recent full financial year statement.</p> <p>Note: The currency of income from shared space rental must also be confirmed using 2 recent account credits.</p>
<b>Investment Income (Interest and Dividends)</b> – Income from Publicly listed shares, Managed investments, interest bearing deposits or any other income producing asset	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Shareholding certificate or current dividend statement or notice</li> <li><input type="checkbox"/> Managed Fund current statement or notice</li> <li><input type="checkbox"/> Letter from a financial planner with the NAB Group.</li> <li><input type="checkbox"/> Bank statement or internet banking transaction listing that identifies at least two direct credits as investment income</li> <li><input type="checkbox"/> Share Registry advice</li> <li><input type="checkbox"/> Term Deposit certificate</li> <li><input type="checkbox"/> The most recent tax return (must be no more than two years old and either prepared by a tax agent or containing evidence of lodgement to ATO)</li> </ul>
<b>Income from shares held in a Private Australian company or Discretionary Trust Distributions</b>	<p><b>One of the following:</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> 2 years of tax returns prepared by tax agent or containing evidence of lodgment to ATO most recent tax return no more than 2 years old; <b>OR</b></li> <li><input type="checkbox"/> Bank statement(s) or transaction listing(s) no older than 90 days* and showing 2 years of income</li> </ul>
<b>Other Income</b>	<ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Government benefits</b> – One of the following: Government letter showing current payment, bank statement(s) or transaction listing(s) showing 2 government payments no older than 45 days.</li> <li><input type="checkbox"/> <b>Child Support</b> – Child Support Agency Letter confirming receipt of payment for next 5 years</li> </ul> <p><b>PLUS</b></p> <p>Bank statement(s), no older than 90 days*, showing 6 months of payments received</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> <b>Superannuation</b> – One (or combination) of the following: <ul style="list-style-type: none"> <li>– Bank statement or transaction listing no older than 90 days* from the superannuation fund</li> <li>– Superannuation Fund Statement or Letter no older than 90 days* over a 3 month period</li> <li>– Financial Statements (eg: SMSF)</li> <li>– Letter from Financial Planner/Advisor</li> </ul> </li> </ul> <p>Note: Some Government Benefit Payments have specific eligibility criteria – refer to Credit Guidelines Booklet.</p> <p>Note: Where income drawings are less frequent (e.g. quarterly, half yearly, yearly) for superannuation income, provide 12 months payment period.</p>

\*Documents must be no older than 90 days as at the application submission date.

Document Type	Supporting Evidence
Construction	<input type="checkbox"/> Upon completion valuation. (except if pre-approval or if there is no contract to build inclusive of a progress payment schedule). <input type="checkbox"/> Copy of Fixed Price Building Contract Variations fully executed by all parties and/or additional quotes for "out of contracts" items. <input type="checkbox"/> Where FHOG amount is required at settlement – Authority to use FHOG and Other Government Grants form for payment at land settlement – Fully completed, signed* and dated by each applicant. <input type="checkbox"/> Evidence of builders deposit receipts paid prior to settlement – where applicable. <input type="checkbox"/> Prior to first progress payment, must provide: <ul style="list-style-type: none"> <li>– Council approved plans and specifications</li> <li>– Builders All Risk Insurance</li> <li>– Home Owners Warranty Certificate</li> </ul> <p>Note: Preparation, Deposit and Base stages cannot exceed 20% of total building contract costs, and final stage completion must be min. 10% of total building contract.</p>
Genuine Contributions (Genuine Savings)	<input type="checkbox"/> <b>Genuine Savings</b> Evidence of minimum 5% of Purchase Price is to be verified as genuine contribution (savings) for loans with a base LVR above 90% or First Home Buyer Loans supported by Government Guarantee (eg. bank statements). <sup>1</sup> <sup>1</sup> Refer to Credit Guidelines Booklet under Genuine Contributions (Genuine Savings) section for full details on verification requirements.
External mortgage debt (not being refinanced)	<input type="checkbox"/> Loan statement, Internet account summary, Internet transaction listing or other document (e.g. loan contract), no older than 6 months that evidences the: <ul style="list-style-type: none"> <li>– loan limit; and</li> <li>– interest rate; and</li> <li>– expiry date of loan term or remaining period of loan term (excluding line of credit facilities)</li> <li>– For IO loans obtain expiry date or remaining IO period</li> </ul> <p>Note: Expiry dates or remaining loan term can be verified by bank issued documents where the account number/reference number can be reconciled with any of the above.</p> <p>Note: Statements for a home loan are not required where the lender of the home loan provides information to credit reporting bodies for Comprehensive Credit Reporting.</p>
Purchases	<input type="checkbox"/> Fully executed Contract of Sale including special conditions (signed by all parties) <p>Note: For NSW and ACT – Contract of Sale must be signed and dated by at least one party Purchaser or Vendor. Where an unsigned contract of sale is to be provided, then this must be accompanied with a signed Sales Advice notice (letterhead, dated, details of transaction and parties) from agent.</p>
Refinances	<input type="checkbox"/> 6 months bank statement(s)/ transaction listing(s), no older than 90 days from application submission date for loan(s) being refinanced <input type="checkbox"/> Last 3 months credit card(s) statements for cards being refinanced (showing name, card limit, and balance) <input type="checkbox"/> Signed Discharge Authority Form (outgoing lender) <p>Note: Statements for a home loan are not required where the lender of the home loan provides information to credit reporting bodies for Comprehensive Credit Reporting.</p>
First Home Owners Grant (FHOG)	<input type="checkbox"/> Original and executed FHOG application forms (if applicable). <input type="checkbox"/> Authority to use FHOG and Other Government Grants form for payment at land settlement (if applicable). <p><b>Fully completed, signed and dated by each applicant.</b></p> <p>Email scanned copies of the documents to: <a href="mailto:Advantedge.fhog@advantedge.com.au">Advantedge.fhog@advantedge.com.au</a></p> <p>Post documents (TAS only) to: FHOG Department, 700 Bourke Street, Docklands VIC 3008</p>
Applications involving cash out	<p>Cash out is any funds provided to the customer on an uncontrolled basis.</p> <input type="checkbox"/> Application notes must cover the purpose of any cash out/equity release in excess of the current lending limits. <input type="checkbox"/> Evidence of 80% of the cash out/equity release is required where LMI applies <p>Note: The above criteria does not apply where the loan product is a line of credit/portfolio facility.</p>

Document Type	Supporting Evidence
Repayment at Retirement	<p><b>100% Financial Assets to Home Loan Limit/s at Drawdown</b></p> <ul style="list-style-type: none"> <li><input type="checkbox"/> Most recent valuation held for current property (if not already held by Lender); <b>OR</b></li> <li><input type="checkbox"/> Rates notice of current property (no older than 12 months); <b>OR</b></li> <li><input type="checkbox"/> Bank account statement and/or term deposit certificate (no older than 90 days); <b>OR</b></li> <li><input type="checkbox"/> Share statements / online trading account statements (no older than 12 months); <b>OR</b></li> <li><input type="checkbox"/> Most recently issued superannuation statement (no older than 12 months); <b>OR</b></li> <li><input type="checkbox"/> A letter from a financial planner which states the balance of the customer's super fund (no older than 12 months); <b>OR</b></li> <li><input type="checkbox"/> Financial statements (e.g. SMSF, company/business, trust)^; <b>OR</b></li> <li><input type="checkbox"/> Copy of non-listed company or business balance sheet that the customer(s) holds an interest in, which shows the entity net asset/equity value^. Note: value attributed should align with customer's entitlement i.e. % of ownership; <b>OR</b></li> <li><input type="checkbox"/> Beneficial ownership of a trust where customer is (a) a trustee who controls the distributions from a trust to beneficiaries or (b) a named trust beneficiary who receives trust income distribution/s: <ul style="list-style-type: none"> <li><input type="checkbox"/> Schedule of beneficiaries in the trust deed <b>AND</b></li> <li><input type="checkbox"/> Balance sheet of the trust^ <b>OR</b></li> </ul> </li> <li><input type="checkbox"/> Another document which verifies the asset held, in line with verification document criteria^</li> </ul> <p><sup>^</sup>Note: Refer to Credit Guidelines Booklet for full details of verification requirements.</p>
Downsize Owner Occupied Property	<ul style="list-style-type: none"> <li><input type="checkbox"/> The most recent valuation held; <b>OR</b></li> <li><input type="checkbox"/> Rates notice (no older than 12 months)</li> </ul>