



# SME Loan Application Checklist

Borrower	Your Reference			
Date	Product	SME Full Doc	Alt Doc	Lease Doc

## Application Details

- Loan Application with privacy consent form (fully completed, signed & dated)
- Cover sheet
- Credit Note
- Serviceability Worksheet
- Equifax Reports for each individual, company, trust & other related entities  
*(Note: recent enquiries must be addressed in Credit Note)*
- Valuation (attached/ordered)
- Evidence of funds to complete (if applicable)

## For Each Individual Applicants

- KYC & VOI Identification Form
- Certified Identification documents attached:
  - Passport
  - Drivers Licence/Government issued Photo Card
  - Marriage/change of name certificate (if applicable)

## Loan Purpose — Supporting Documents

For New Purchase	Equity Release
Full copy of Contract of Sale	Current title search
	Evidence of use of funds
	Current rates notice for the security
For Refinance or Debt Consolidation	
6 months loan statements	
Current rates notice for the security	

## Proof of Income

Lease Doc	
Current lease agreement (> 12 months remaining on lease)	
Self-employed ( <i>Not applicable for Lease Doc</i> )	PAYG ( <i>Not applicable for Lease Doc</i> )
<b>Full Doc</b> ABN search 2 years company financials* 2 years personal tax returns with NoA* <i>*NOTE: Only 1 year required if credit score ≥ 700 &amp; ABN registration ≥ 4 years</i>	2 of 3 most recent consecutive payslips ONE of the following (applicable if Credit Score <600, NSI <\$500 or DTI > 6): <ul style="list-style-type: none"> <li>• 3 months bank statement showing salary credit</li> <li>• 2 years ATO Income statement (via MyGov)</li> </ul> Employment verification <ul style="list-style-type: none"> <li>• Obtain employer's contact details through an independent source</li> <li>• ABN or ASIC search</li> <li>• Verbal employment checks confirming role, income &amp; length of employment</li> </ul>
<b>Alt Doc</b> ABN search must be completed Self-employed Income Declaration Form <b>ONE</b> of the following: <ul style="list-style-type: none"> <li>• Accountant's Letter confirming income</li> <li>• 12 months BAS statements from ATO Portal</li> <li>• 12 months business bank statements</li> </ul>	
	Other Income/Savings ( <i>Not applicable for Lease Doc</i> )
	Evidence of additional income Irregular/casual: Evidence of 12 months income