

APPLICATION DOCUMENT CHECKLIST: AUSTRALIAN

FULL DOC SIM. REFI

A: APPLICATION BASE

- | | | |
|--------------------------|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | AAA Application Form / AAA Simple Refi Application Form |
| <input type="checkbox"/> | <input type="checkbox"/> | Colour Copy of Identification and copies of supporting documents as per page 13 of application form |
| <input type="checkbox"/> | - | Latest Statements for all Mortgages, Personal loans and Credit Cards, dated within 3 months (even if not being refinanced. Statements especially required if not clearly shown in comprehensive credit reports) |
| <input type="checkbox"/> | <input type="checkbox"/> | Exit strategy letter (if applicants are aged 55 or older) |

FULL DOC SIM. REFI

B: INCOME DOCUMENTATION

PAYG

- | | | |
|--------------------------|--------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | 2 most recent payslips with the latest being less than 4 weeks old (2 most recent payslips if Simple Refi) |
| - | <input type="checkbox"/> | Letter of employment, signed by employer, detailing job title, length of service, salary, completion of probationary period and if full time, part time or casual |
| <input type="checkbox"/> | <input type="checkbox"/> | Last 3 months of bank statements showing salary credits and transactions |
| <input type="checkbox"/> | - | plus; at least <u>ONE</u> of the following... (if casual, contract or part time) |
| | | ~ PAYG Payment Summary for the past two years and Tax Assessment Notices (if handwritten) |
| | | ~ ATO Tax Returns and Tax Assessment Notices for the past two years |

Self Employed

- | | | |
|--------------------------|---|-------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | - | ATO Tax Returns for the past two years for both individuals and business entities (to include balance sheet and profit & loss statements) |
| <input type="checkbox"/> | - | and at least <u>ONE</u> of the following... |
| | | ~ ATO Tax Returns and Tax Assessment Notices for the past two years |
| | | ~ Letter from Accountant certifying returns have been lodged |

Self Employed: Simple Refi

- | | | |
|---|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| - | <input type="checkbox"/> | <i>if Sole Trader/Partnership:</i> 6 Months of Personal Bank Account Statements showing consistent income credits; or Latest Financial Statements |
| - | <input type="checkbox"/> | <i>if Company:</i> either 6 months of personal bank statements showing consistent income credits; or latest Financial Statements and 3 months latest company bank statements showing turnover/trading history. |
| | <input type="checkbox"/> | <i>Plus for any Australian Directorships:</i> Accountant's letter confirming all entities, and that they're trading profitably (or not trading). |

Basic Self Employed

[for applicants with only 1 Directorship who only receives salary/wage/dividend/director fee and not relying on any other source of income for servicing]

- | | | |
|--------------------------|---|----------------------------------------------------------------------------|
| <input type="checkbox"/> | - | Last 2 years Tax Assessment Notices; or |
| <input type="checkbox"/> | - | Last 6 months Personal Bank Statements with evidence of consistent credits |

Rental Income: Australian Property

- | | | |
|--------------------------|--------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | - | <i>if full doc:</i> Latest rental statement, <u>or</u> rental appraisal, <u>or</u> lease agreement |
| - | <input type="checkbox"/> | <i>if Simple Refi:</i> Latest rental statement |
| <input type="checkbox"/> | - | <i>if property is using negative gearing benefits:</i> last 1 year Australian Individual Tax return and Tax Assessment Notices |
| <input type="checkbox"/> | - | Copy of Recent Council Rates notice for all Investment Properties and confirmation payments are up to date |

FULL DOC SIM. REFI

C: LOAN PURPOSE

REFINANCE

- | | | |
|--------------------------|--------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | Last 3 months statements on home loan being refinanced (if simple refi, must also evidence original loan amount and loan term) |
| <input type="checkbox"/> | - | Last 3 months credit card statement on all accounts being refinanced |
| <input type="checkbox"/> | <input type="checkbox"/> | Copy of recent Council Rates notice <u>or</u> Certificate of Title (If property is unencumbered, both items are required) |

PURCHASES

- | | | |
|--------------------------|---|------------------------------------------------------------------------|
| <input type="checkbox"/> | - | Full Copy of the front page of the Contract of Sale including PAMD 14C |
| <input type="checkbox"/> | - | Proof of equity to complete the purchase and cover loan costs |

CONSTRUCTION

- | | | |
|--------------------------|---|------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | - | Signed copy of Fixed Price Building Contract |
| <input type="checkbox"/> | - | Builder's Pack (<i>required prior to valuation</i>) – copies of plans, specifications, soil reports, schedule, council approval, builders indemnity insurance. |

COMPANY or TRUST BORROWERS

- | | | |
|--------------------------|---|-------------------------------------------------------|
| <input type="checkbox"/> | - | Last 2 years of Company and/or Trust taxation returns |
| <input type="checkbox"/> | - | Last 2 years Financial Statements |
| <input type="checkbox"/> | - | Trust Deeds |

SMSF (other documentation may apply depending on situation)

- | | | |
|--------------------------|---|---------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | - | Completed Annexure #1 of AAA Application Form for "Corporate/Trust Borrowers" |
| <input type="checkbox"/> | - | Separate Asset & Liability details completed for the Super Fund |
| <input type="checkbox"/> | - | Property Trust Deed (Bare Trust or Custodian Trust) |
| <input type="checkbox"/> | - | Super Fund Trust Deed |
| <input type="checkbox"/> | - | 2 years SMSF Tax Returns (if available) |
| <input type="checkbox"/> | - | SMSF bank Statement (minimum 12 months, preferably a financial year) and EOFY to date |
| <input type="checkbox"/> | - | If new fund, last 3 payslips showing super contribution AND Accountant letter to advise running costs of SMSF |
| <input type="checkbox"/> | - | Personal Super Fund statement if funds not yet transferred to SMSF (12 months preferably) |

APPLICATION DOCUMENT CHECKLIST: EXPATS & NON-RESIDENTS FULL DOC & ALT DOC

FULL ALT SIM.
DOC DOC REFI

SI A: APPLICATION BASE

- | | | | | |
|--------------------------|--------------------------|--------------------------|--------------------------|--------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | AAA Application Form / AAA Simple Refi Application Form |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Colour Copy of Identification (must include passport) and copies of supporting documents as per page 13 of application form |
| <input type="checkbox"/> | <input type="checkbox"/> | - | <input type="checkbox"/> | Latest Loan Statement for all current Mortgages and personal loans within Australia (if not showing in comprehensive credit reports) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Home Country Credit Report |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | Exit strategy letter (if applicants are aged 55 or older) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | - | Copy of Visa (where relevant) |

FULL ALT SIM.
DOC DOC REFI

SI B: INCOME DOCUMENTATION

Employed

- | | | | | |
|--------------------------|---|--------------------------|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | - | <input type="checkbox"/> | - | 2 months of payslips with the latest being less than 4 weeks old (2 most recent payslips if Simple Refi) |
| <input type="checkbox"/> | - | both | - | Letter of employment, signed by employer, detailing job title, length of service, salary, completion of probationary period and if full time, part time or casual. (issued within the last 30 days if Simple Refi) |
| <input type="checkbox"/> | - | | - | Last 3 months of bank statements showing salary credits and transactions |
| <input type="checkbox"/> | - | - | - | 2 years history or evidence of earnings if applicable:
~ Bonuses (Payslips & Bank Statements)
~ Dividends (Tax Returns & Bank Statements)
~ Contract or variable monthly income (2 years Taxation Documents) |

Self Employed

- | | | | | |
|--------------------------|--------------------------|---|---|----------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | - | - | - | Tax Returns & Assessment Notices for the past two years for both individuals and business entities |
| <input type="checkbox"/> | - | - | - | Balance sheet and profit & loss statements |
| <input type="checkbox"/> | - | - | - | Latest 2 years Financial Statements |
| <input type="checkbox"/> | <input type="checkbox"/> | - | - | 6 Months of Business Bank Account Statements (3 months if Simple Refi) |
| <input type="checkbox"/> | <input type="checkbox"/> | - | - | 6 Months of Personal Bank Account Statements |

Simple Refi Self Employed

- | | | | | |
|---|---|--------------------------|---|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| - | - | <input type="checkbox"/> | - | <i>if Sole Trader/Partnership:</i> 6 Months of Personal Bank Account Statements showing consistent income credits; or Latest Financial Statements |
| - | - | <input type="checkbox"/> | - | <i>if Company:</i> either 6 months of personal bank statements showing consistent income credits; or latest Financial Statements and 3 months latest company bank statements showing turnover/trading history. |
| - | - | <input type="checkbox"/> | - | <i>Plus for any Australian Directorships:</i> Accountant's letter confirming all entities, and that they're trading profitably (or not trading). |

ALT Doc

- | | | | | |
|---|--------------------------|---|---|-------------------------------------------------------------|
| - | <input type="checkbox"/> | - | - | ANNEXURE 2: Accountant's Verification |
| - | <input type="checkbox"/> | - | - | ANNEXURE 3: Self-Employed Declaration Of Financial Position |
| - | <input type="checkbox"/> | - | - | Copy of accountant's certification |

Rental Income: Australian Property

- | | | | | |
|--------------------------|--------------------------|--------------------------|--------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | - | <input type="checkbox"/> | - | <i>if full doc:</i> Latest rental statement, <u>or</u> rental appraisal, <u>or</u> lease agreement. <i>if simple refi:</i> Latest rental statement |
| - | <input type="checkbox"/> | - | <input type="checkbox"/> | Last 3 months rental statement |
| <input type="checkbox"/> | <input type="checkbox"/> | - | - | <i>if property is using negative gearing benefits:</i> last 1 year Australian Individual Tax return and Tax Assessment Notices |
| <input type="checkbox"/> | <input type="checkbox"/> | - | <input type="checkbox"/> | Copy of Recent Council Rates notice for all Investment Properties and confirmation payments are up to date |

Rental Income: Overseas Property

- | | | | | |
|--------------------------|--------------------------|---|---|----------------------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | - | - | Lease agreement; <u>and</u> 6 months bank statement showing rental credits |
|--------------------------|--------------------------|---|---|----------------------------------------------------------------------------|

FULL ALT SIM.
DOC DOC REFI

SI C: LOAN PURPOSE

Purchases

- | | | | | |
|--------------------------|--------------------------|---|--------------------------|---------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | - | <input type="checkbox"/> | Full Copy of Sale including PAMD 14C (QLD only) |
| <input type="checkbox"/> | <input type="checkbox"/> | - | <input type="checkbox"/> | Proof of equity to complete the purchase and cover loan costs |
| <input type="checkbox"/> | <input type="checkbox"/> | - | <input type="checkbox"/> | FIRB Approval (if applicable) |

Construction

- | | | | | |
|--------------------------|--------------------------|---|---|------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | - | - | Signed copy of Fixed Price Building Contract |
| <input type="checkbox"/> | <input type="checkbox"/> | - | - | Builder's Pack (<i>required prior to val</i>) – copies of plans, specifications, soil reports, schedule, council approval, builders indemnity insurance. |

Refinance

- | | | | | |
|--------------------------|--------------------------|--------------------------|---|--------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | - | Last 3 months statements on home loan being refinanced (if simple refi, must also evidence original loan amount and loan term) |
| <input type="checkbox"/> | <input type="checkbox"/> | - | - | Last 3 months credit card statement on all accounts being refinanced |
| <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | - | Copy of Recent Council Rates notice to confirm payments are up to date |

Equity Release

- | | | | | |
|--------------------------|--------------------------|---|---|----------------------------------------------------------------------------|
| <input type="checkbox"/> | <input type="checkbox"/> | - | - | Breakdown of purpose of funds with supporting documentation (if available) |
| <input type="checkbox"/> | <input type="checkbox"/> | - | - | Certificate of Title to confirm Property is unencumbered |
| <input type="checkbox"/> | <input type="checkbox"/> | - | - | Copy of Recent Council Rates notice to confirm payments are up to date |

Sophisticated Investor

- | | | | | |
|---|---|---|--------------------------|---------------------------------------------------------------------------------------------------------------|
| - | - | - | <input type="checkbox"/> | Sophisticated Investor Declaration |
| - | - | - | <input type="checkbox"/> | Must already have at least 1 existing property in Australia (excluding this purchase) with minimum 25% equity |