

# Document Checklist

To double-check everything has been submitted



## Automatic Validation

If you've opted to use Automatic Validation you don't need to send in or upload the documents below. Just make sure you've linked all your accounts.

### To verify PAYG income:

- The most recent payslip showing year-to-date (YTD). If no YTD, 2 most recent payslips.
- Recent transaction account statements showing regular transaction credits (statement must not be more than 45 days old).
- A copy of your current employment contract.
- PAYG payment summary.

### To verify PAYG income:

- The most recent statement for the account(s) where your deposit is held.

### To verify personal loans (if applicable):

*Please upload for each loan*

- The most recent statement or internet transaction listing for each loan, showing at least a month's history and confirming your name and account details.

### To verify credit cards (if applicable):

*Please upload for each loan*

- The most recent statement or internet transaction listing for each credit card, showing at least a month's history and confirming your name and account details.

### To verify your home loan(s) (if applicable):

*Please upload for each loan*

- The most recent 3 months' statements for each loan being refinanced by this new loan. OR
- 6 months' history if the new home loan requires Lenders' Mortgage Insurance approval.
- The most recent statement or internet transaction listing for each home loan not being refinanced by this new loan and confirming your name and home loan account number.



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## To verify rental income (if applicable):

*Please upload one of the following*

- A copy of the current signed lease/tenancy agreement.
- A copy of the current rental statement or rent receipts from the managing agent.
- If untenanted, a rental estimate from a registered real estate agent.

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## Self-Employed?

### Self-employed as a sole trader using your personal ABN:

- The 2 most recent personal tax returns and notices of assessment.

### Self-employed as a sole trader using your personal ABN:

- The 2 most recent personal tax returns AND notices of assessment PLUS
- 2 years of business financial statements and tax returns for the company and/or family trust.



## Formatting your file name

We recommend renaming your documents using this format  
(using dashes in place of spaces):

**DocumentType-BankingInstitution-Date.pdf**