

## WHAT TO BRING TO A LOAN INTERVIEW

### **Home Loans**

#### **Identification**

- Personal identification e.g. Birth Certificate / Passport, Driver's Licence, Photo ID card, Medicare Card.

#### **Evidence of Income**

- For full time and part time employees - your two (2) most recent payslips.
- For casual employees - your two (2) most recent payslips and your most recent Australian Tax Office Notice of Assessment.
- Latest Tax Return evidencing all other income submitted for assessment e.g. dividends, rental income, etc
- If you are self-employed - two (2) years tax returns, financial statements and your most recent Australian Tax Office Notice of Assessment.

#### **Evidence of Assets and Liabilities**

- Most recent Rate Notice/s of property you own.
- if refinancing, minimum of the previous six (6) months Home Loan transaction statements.
- Most recent transaction account statements.
- Most recent Credit Card / Store Card statements.
- Details of Personal / Home / Vehicle Insurance.
- Details of Superannuation.
- Registration papers of vehicles that you own.
- Proof of any other assets.

#### **If purchasing a property**

- Copy of the Contract of Sale for the property.
- Copy of Transfer of Land (if available).

### **Commercial Loans**

#### **General**

- Copies of full financial statements for the past three (3) years and any interim figures certified and signed by the owners / directors (including balance sheet, profit and loss statement and depreciation schedule).
- Cash flow budget for at least the next twelve (12) months.
- Plant and equipment register.
- Stock break-up - Raw materials, work in progress, finished goods (where applicable).
- List of Debtors by age (i.e. current / 30 / 60 / 90 days) and amount owing.
- List of Creditors by age (i.e. current / 30 / 60 / 90 days) and amount owing.
- Copies of last twelve (12) months' bank statements for all transaction and loan accounts.
- Copies of Taxation Returns for the past three (3) years.
- Copies of valuation reports for any property offered as security.
- List of associated entities, including family tree of companies in group (if applicable).
- Completed and signed Statement of Position for all partners / owners / directors and guarantors.

#### **Other Information**

- For Businesses - Business Name Registration
- For Companies - Certificate of Incorporation and Constitution (Certified and signed as correct and up to date by the directors).
- For Trusts - Copy of Trust Deed and all amending deeds (Certified and signed by the Trustee as a true copy).

#### **Identification**

- Personal identification e.g. Birth Certificate / Passport, Driver's Licence, Photo Id Card, Medicare Card for all individuals that are party to the loan (including Guarantors).