

Referrer Document Checklist

Below is a list of information that may be required when applying for a loan with Rate Money.

Your Rate Money Representative may specify additional requirements as you proceed through the loan application process.

PERSONAL IDENTIFICATION

- | | |
|---|--|
| <input type="checkbox"/> Australian Drivers Licence AND | <input type="checkbox"/> Foreign Passport or Birth Certificate |
| <input type="checkbox"/> Australian Passport or Birth Certificate | <input type="checkbox"/> Citizenship Certificate or evidence of VISA |
| <input type="checkbox"/> Medicare Card | |
| <input type="checkbox"/> Certified Identification Form | |

INCOME DETAILS (PAYG)

- | | |
|--|---|
| <input type="checkbox"/> Latest 2 consecutive payslips | <input type="checkbox"/> Latest 3 months bank statements |
| <input type="checkbox"/> Latest Income Statement | <input type="checkbox"/> Letter of Employment (<i>if < 12 months employment</i>) |

INCOME DETAILS (SELF EMPLOYED)

- | | |
|---|---|
| <input type="checkbox"/> Latest 12 months Business Activity Statement (BAS) | <input type="checkbox"/> Last 2 years Income Tax Returns & Financials |
| <input type="checkbox"/> Latest Income Tax Return & Financials | <input type="checkbox"/> Last 2 years Notice of Assessment |
| <input type="checkbox"/> Latest Notice of Assessment | <input type="checkbox"/> Latest 6 months business bank statements |
| <input type="checkbox"/> Self Certification Form and Accountant Declaration Letter and/or Verification Form (<i>signed and dated</i>) | |

OTHER INCOME DETAILS

- | | |
|--|---|
| <input type="checkbox"/> Latest rental income statement | <input type="checkbox"/> Dividends and/or interest received statement |
| <input type="checkbox"/> Copy of current lease agreement OR current rental appraisal | <input type="checkbox"/> Private pension group certificate or statement |
| <input type="checkbox"/> Centrelink letter confirming family tax benefits | <input type="checkbox"/> Any other regular or ongoing income |
| <input type="checkbox"/> Centrelink letter confirming government pensions | |

FINANCIAL CONTRIBUTION & COMMITMENT DETAILS

- ☐ 3-6 months evidence of bank statements, term deposit statements or share certificates. (*Illion Bank Statement link will be shared*)
- ☐ Evidence of sufficient funds held to complete purchase
- ☐ 3-6 months most recent statements of existing loans. For example; home, personal, lease, hire purchase etc.
- ☐ Latest 3 months statements for all existing credit cards and store cards (*if refinancing further statements may be required*)

PROPERTY DETAILS

- ☐ If refinancing - a copy of most recent Council Rates Notice
- ☐ If purchasing - a copy of the contract of sale
- ☐ If constructing - a copy of tender, fixed price contract, council approved plans, building specifications, Builders licence & insurance
- ☐ Trust Deed (*stamped, signed and dated*)