

Referrer Document Checklist

Below is a checklist of documents you may need when applying for a loan with **Rate Money**. Your **Rate Money Representative** may request additional documents as your application progresses.

Personal Identification

Australian Drivers Licence AND Australian Passport or Birth Certificate Medicare Card	Certified Identification Form Foreign Passport or Birth Certificate Citizenship Certificate or evidence of VISA
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Income Details (PAYG)

Latest 2 consecutive payslips Latest Income Statement	Latest 3 months bank statements Letter of Employment (<i>if < 12 months employment</i>)
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Income Details (Self Employed)

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

Latest rental income statement Centrelink letter confirming family tax benefits Centrelink letter confirming government pensions Copy of current lease agreement OR current rental appraisal	Dividends and/or interest received statement Private pension group certificate or statement Any other regular or ongoing income
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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 license & insurance	
Trust Deed (<i>stamped, signed and dated</i>)	