Supporting document checklist

In order for this application to proceed to the assessment stage, we require the following documents to be provided, as soon as possible.

NOTE - For complex or non-standard applications, please consult your BDM before submitting, and attach submission notes as appropriate.

Information to include with every Resimac application

- ☐ Completed application form signed by all applicants / guarantors.
- ☐ Signed privacy consent for all applicants / guarantors.
- ☐ Fully completed Monthly living expense declaration.
- ☐ Serviceability calculator (saved in PDF format).
- ☐ NextGenID or if unavailable completed Customer ID form.
- ☐ Exit strategy - required for any applicant who is both 50 years old (or older) at application, and will be 70 years old (or older) at loan maturity. This should be noted in the exit strategy section within the application form.
- ☐ Detailed loan submission notes clearly identifying the borrowers requirements and objectives.
- ☐ Responsible lending summary from ApplyOnline.

If PAYG (required)

- ☐ Two current computerised payslips, plus one of the following:
  - Latest tax assessment notice (TFN must be deleted).
  - Latest PAYG payment summary / group certificate (TFN must be deleted).

If PAYG contractor:

- ☐ Employment contract.

If self-employed (required)

Full Doc uninsured

- ☐ Latest year lodged tax returns, company financial statements and tax assessment notices (business and personal tax returns where applicable).

Full Doc insured

- ☐ Latest two years lodged tax returns, company financial statements and tax assessment notices (business and personal tax returns where applicable).

Alt Doc

- ☐ Declaration of financial status (signed by each applicant / guarantor, where applicable), plus one of the following:
  - Accountant's verification form (not applicable for mixed income - where same applicant earns PAYG and self-employed income).
  - Six months lodged ATO business activity statements.
  - Three months business bank statements.
- ☐ Loan Introducer Alt Doc checklist.

If refinancing (required)

- ☐ Proof of mortgage loan conduct (statements only required when liability and its payment history is not listed on CCR).
- ☐ Unsecured debts being consolidated (Prime: six months loan statements, three months credit card statements; or Specialist: one month loan statement, most recent credit card statement).
- ☐ FASTRefi form (only applicable for Prime Full Doc loans).

Other income (required)

Child support

- ☐ Proof of receipt of maintenance for a continuous period of at least six months (Prime) or three months (Specialist) by way of savings statements, and child support agency letter to confirm the maintenance agreement.

Centrelink benefits

- ☐ Evidence of Centrelink benefits being received by way of Centrelink statements.

Proof of rental income (only one of the following required)

- ☐ Most recent rental statement from real estate agent.
- ☐ Last three months bank statements to confirm rental credits.
- ☐ Rental appraisal letter from real estate agent (new investment property purchases only).

Other information

- ☐ Valuation report (required prior to formal approval).

If property being purchased

- ☐ Copy of the contract of sale.

5% Deposit Scheme loans

- ☐ Proof of Australian Citizenship or Permanent Residency:
  - Citizenship or Permanent Resident certificate;
  - Australian passport / Foreign passport;
  - Australian birth certificate.
- ☐ Medicare Card (for each applicant).
- ☐ Home buyer declaration (fully completed and executed).
- ☐ Bank statements to support deposit / genuine savings.

Additional documents for single parent / single legal guardian applications:

- ☐ Applicants must provide proof of legal responsibility for dependents (e.g. birth certificate / government documents) and evidence of single status (e.g. divorce certificate).