

Supporting Documents Checklist for Loan Applications

| Personal Information | | |
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| Identification | <ul style="list-style-type: none"> ▪ Current Driver's License and ▪ Passport | <ul style="list-style-type: none"> ▪ Confirm the borrower/director is who they say they are |
| Financial Information | <ul style="list-style-type: none"> ▪ 2016 Personal Tax Return ▪ 2016 ATO Notice of Assessment ▪ 2017 Personal Tax Return ▪ 2017 ATO Notice of Assessment | <ul style="list-style-type: none"> ▪ Confirm the ABN (who) paid your wage ▪ Confirm Gross income for debt servicing ▪ Confirm Rental Income ▪ NOA confirms Tax Returns are lodged with ATO |
| Bank Statements | <ul style="list-style-type: none"> ▪ Last six (6) months bank statements for any Home Loans ▪ Last six (6) months bank statements for any Investment Property Loans ▪ Last six (3) months bank statements for any Credit Cards | <ul style="list-style-type: none"> ▪ Home Loans/Investment Loans and Credit Cards to confirm: <ul style="list-style-type: none"> - Balance owing - Limit - Interest Rate - Repayment Type and amount - Missed payments - Dishonored payments - Loan balance has exceeded the approved limit ▪ Savings Account statements to confirm: <ul style="list-style-type: none"> - No dishonoured payments - No account overdraws - Check that all liabilities stated in the Statement of Assets & Liabilities are accounted for. - Looking for Direct Debits for other loans - Salary credits - Savings for purchase contributions - Spending on stated living expenses |
| Insurance | <ul style="list-style-type: none"> ▪ Copy of Current Building Insurance Policy ▪ Copy of Current Life Insurance Policy | |

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| Statement of Position | <ul style="list-style-type: none"> ▪ Completed Statement of Assets & Liabilities | <ul style="list-style-type: none"> ▪ Confirm current liabilities ▪ Confirm asset base and what assets could be used for finance ▪ Look at other 'sales opportunities' ▪ Behaviours e.g. How do you 'use' money i.e. invest to build net worth or get it and spend it |
| Household Budget | <ul style="list-style-type: none"> ▪ Completed Monthly Household Budget | <ul style="list-style-type: none"> ▪ Required by law that funders get your actual household budget (expenses) that are included as a monthly expense in the servicing assessment |
| Rental Properties | <ul style="list-style-type: none"> ▪ Copy of last three (3) months rental statements from property agent or copy of REIQ Tenancy Agreement and last three (3) months bank statements showing rent deposit (if not managed by agent) | <ul style="list-style-type: none"> ▪ Confirm current Rental Income |
| Company Information | | |
| Financial Information | <ul style="list-style-type: none"> ▪ 2016 Company Tax Return ▪ 2017 Company Tax Return ▪ 2017 Company Financial Statements ▪ 2018 Year to Date Management Accounts (Profit & Loss + Balance Sheet) + (Current Aged Debtor/Creditor Ledgers) ▪ Current ATO Portal Statement/Client Integrated Account Statement | <ul style="list-style-type: none"> ▪ Tax Returns to confirm they are lodged with ATO and are the same as the Financial Statements ▪ Management Accounts to understand where the business is currently ▪ Financial Analysis as part of credit assessment process ▪ Looking at the 'trends' of the business, negative trends ▪ Use information for demonstrating capacity to service debt ▪ Balance Sheet analysis to confirm efficiencies and use of cash ▪ Confirm liabilities and solvency of the business ▪ Confirm no current ATO arrears or payment arrangements ▪ 'Stress Test' the business as part of their Financial Analysis for the credit assessment |

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| Bank Statements | <ul style="list-style-type: none"> ▪ Last six (6) months bank statements for any Business Loans ▪ Last six (12) months bank statements for main Business Trading account ▪ Last six (3) months bank statements for any Credit Cards | <ul style="list-style-type: none"> ▪ Business Loans/Overdrafts; Trading Account and Credit Cards to confirm: <ul style="list-style-type: none"> - Balance owing - Limit - Interest Rate - Repayment Type and amount - Missed payments - Dishonored payments - Loan balance has exceeded the approved limit - Looking for Direct Debits for other loans - Check that all liabilities stated in the Statement of Assets & Liabilities are accounted for. - No account overdraws |
| Schedule of Commitments | <ul style="list-style-type: none"> ▪ Schedule of Equipment/Car leases; include Amount Owing, Lender and Monthly Repayment (if possible term remaining) | <ul style="list-style-type: none"> ▪ Check that all liabilities stated in the Statement of Assets & Liabilities are accounted for. ▪ Understand these expenses for servicing assessment ▪ Confirm legitimate 'add back' of interest/lease/HP expense in Financial Statements to include for purpose of the servicing assessment |
| Rental Properties | <ul style="list-style-type: none"> ▪ Copy of current Lease | <ul style="list-style-type: none"> ▪ Confirm rental income ▪ Term remaining + options ▪ Tenant ▪ Security asset details ▪ Special Conditions |
| Trust Information | | |
| Identification | <ul style="list-style-type: none"> ▪ Certified Copy of Trust Deed ▪ Deeds of Variation (if applicable) | <ul style="list-style-type: none"> ▪ Confirm Settlor; Appointor; Trustee and Beneficiaries ▪ Confirm Trust/Trustee has the powers to borrow money (enter a loan agreement with a bank) |
| Financial Information | <ul style="list-style-type: none"> ▪ 2016 Trust Tax Return ▪ 2017 Trust Tax Return ▪ 2017 Trust Financial Statements ▪ 2018 Year to Date Management Accounts (Profit & Loss + Balance Sheet) + (Current Aged Debtor/Creditor Ledgers) | <ul style="list-style-type: none"> ▪ Tax Returns to confirm they are lodged with ATO and are the same as the Financial Statements ▪ Management Accounts to understand where the business is currently |

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| | <ul style="list-style-type: none"> ▪ Current ATO Portal Statement/Client Integrated Account Statement | <ul style="list-style-type: none"> ▪ Financial Analysis as part of credit assessment process ▪ Looking at the 'trends' of the business, negative trends ▪ Use information for demonstrating capacity to service debt ▪ Balance Sheet analysis to confirm efficiencies and use of cash ▪ Confirm liabilities and solvency of the business ▪ Confirm no current ATO arrears or payment arrangements ▪ 'Stress Test' the business as part of their Financial Analysis for the credit assessment |
| Bank Statements | <ul style="list-style-type: none"> ▪ Last six (6) months bank statements for any Business Loans ▪ Last six (12) months bank statements for main Business Trading account ▪ Last six (3) months bank statements for any Credit Cards | <ul style="list-style-type: none"> ▪ Business Loans/Overdrafts; Trading Account and Credit Cards to confirm: <ul style="list-style-type: none"> - Balance owing - Limit - Interest Rate - Repayment Type and amount - Missed payments - Dishonored payments - Loan balance has exceeded the approved limit - Looking for Direct Debits for other loans - Check that all liabilities stated in the Statement of Assets & Liabilities are accounted for. - No account overdraws |
| Rental Properties | <ul style="list-style-type: none"> ▪ Copy of current Lease | <ul style="list-style-type: none"> ▪ Confirm rental income ▪ Term remaining + options ▪ Tenant ▪ Security asset details ▪ Special Conditions |