

Supporting document checklist

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

NOTE - The below items are mandatory in order to progress to assessment. 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 - an exit strategy is 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.

Other information

- ☐ Valuation report.
- ☐ Three months consecutive personal transaction statements are required when base LVR (excl. LMI / Risk fee capitalisation) is greater than 80% and Net (annual) Surplus is less than \$5,000 (as evidenced in the current serviceability calculator).

If PAYG (required)

If PAYG, please provide:

- ☐ 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)
 - Bank statements (that confirm the last three months salary credits).

If PAYG contractor, please also provide:

- ☐ Employment contract.

If self-employed (required)

Full Doc

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

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- ☐ Declaration of financial status (signed by each applicant / guarantor, where applicable), plus one of the following:
 - Accountant's letter.
 - Three months business bank statements.
 - Six months lodged ATO business activity statements.
- ☐ Loan Introducer Alt Doc checklist.

If refinancing (required)

- ☐ Proof of mortgage loan conduct (six months statements required).
- ☐ 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 (if required).

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

- ☐ 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).

If property being purchased

- ☐ Copy of the contract of sale.