

Supporting Document Checklist



In order for your client(s) application to proceed to the assessment stage, we will require the following documents to be provided, as applicable. Loan Submission can be made to underwriting@resimac.co.nz.

Note: The below items are mandatory in order to progress to assessment (where applicable).

Information to include with every Resimac application

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| <input type="checkbox"/> Completed application form signed by all applicants | <input type="checkbox"/> Exit Strategy - In writing via a direct email or a signed and dated letter, from the applicant/s where the loan term will exceed the expected retirement age |
| <input type="checkbox"/> Resimac Privacy Statement & Consent and Application Processing Fee Form (one document) | <input type="checkbox"/> Detailed loan submission notes clearly identifying the borrowers requirements & objectives |
| <input type="checkbox"/> Fully completed Living Expense Declaration | <input type="checkbox"/> Diary Note |
| <input type="checkbox"/> Serviceability Calculator | <input type="checkbox"/> Explanation for the credit impairment (if applicable) |

If PAYE (required)

- ☐ 90 days payslips, employment contract or letter from the employer and either of:
- ☐ IRD PAYE summary covering minimum 90 days for base income; or
- ☐ Two years for base, plus overtime/bonus etc or transaction history covering minimum of 90 days.

If PAYE Contractor, please also provide:

- ☐ Employment Contract
- ☐ Latest IRD PAYE Payment Summary no older than 30 days
- ☐ Letter from the employer dated within the last 30 days covering Employees names, status, position, base salary or package, commencement date of employment and or if it includes bonuses or regular overtime

If Self-employed (required)

Full Doc

- ☐ 2 years full financials including Balance Sheet and Profit & Loss Statements signed by a Chartered Accountant or Qualified Taxation Specialist
- ☐ GST registration if applicable
- ☐ 1 month transactional and business bank statement

Specialist Alt Doc

- ☐ The latest 6 months GST returns (annualised) and 6 full months business bank statement (main transactional account) or
- ☐ Where GST exempt, the latest 6 full months business bank statements (main transactional account)

Prime Alt Doc

- ☐ An Accountant's Verification letter (provided the Accountant has acted for the applicant for 12 months or greater) must be received directly from the Accountant in colour and sent to underwriting@resimac.co.nz and latest month's business bank statement (main transactional account and GST Registration; or
- ☐ The latest 6 months GST returns (annualised) and 6 full months business bank statement (main transactional account); or
- ☐ Where GST exempt, the latest 6 full months business bank statements (main transactional account)

If refinancing (required)

- ☐ Proof of Mortgage Loan Conduct (minimum of 6 months current mortgage statements of each facility being refinanced)
- ☐ Unsecured debts being consolidated (minimum of 6 months personal loan statements of each facility being refinanced / consolidated will be required)
 - ☐ If part of the purpose of the application is to refinance or consolidate existing credit card / store card indebtedness, a minimum of the previous 3 months consecutive credit card / store card statements will be required
- ☐ Most recent council rates notice confirming rates are up to date (Prime) or amount outstanding (Specialist)

Other income (required)

Child support

- ☐ Proof of receipt of maintenance for a continuous period of at least 6 months (Prime) or 90 days (Specialist) by way of savings statements, and Child Support Agency letter to confirm the maintenance agreement
- ☐ Inland Revenue advice showing the amount payable, the names and date of birth for the eligible child or children

Working for families

- ☐ A current Certificate of Entitlement or Personal Tax Summary for the current financial year showing the amount payable, the names and dates of birth for the eligible child or children

Proof of rental income

Current Rental, either of:

- ☐ 90 days rental statement from the managing agent
- ☐ Current signed tenancy / lease agreement (disclosing the duration and rent payable).
- ☐ 90 days of transactional history

New Rental:

- ☐ Rental appraisal is to be from licensed real estate/managing agent based on a single long term residential tenancy with 3 x comparables to support

If property being purchased

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| <input type="checkbox"/> Copy of Sales and Purchase Agreement | <input type="checkbox"/> Proof of funds to complete |
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