

# Supporting documents checklist

Submit this checklist with your BankVic home loan application.

This checklist outlines BankVic's minimum requirements in support of a home loan application.

In some circumstances, BankVic may request additional documents after you've submitted the application. For further details, please refer to underwriting guidelines at [bankvic.com.au/broker](http://bankvic.com.au/broker)

ApplyOnline will generate a complete list of requirements in the Supporting Documents tab once your application data has been captured. Application forms can be accessed via the ApplyOnline 'print' function.

All required documents must be uploaded to ApplyOnline in the Supporting Documents tab.

ApplyOnline documents submitted	Member 1	Member 2
Membership application - found in 'other products' in ApplyOnline.	<input type="checkbox"/>	<input type="checkbox"/>
Privacy, consent and declarations - eSign with ApplyOnline.	<input type="checkbox"/>	<input type="checkbox"/>
Verification of Identity - use ApplyOnline NextGen ID.	<input type="checkbox"/>	<input type="checkbox"/>

Income verification		Member 1	Member 2
<b>PAYG member</b>	Most recent pay slip showing applicant name, employer name, employer ABN and YTD income.	<input type="checkbox"/>	<input type="checkbox"/>
<b>PAYG non-member</b>	Last two consecutive pay slips showing applicant name and YTD income and employer name and ABN.	<input type="checkbox"/>	<input type="checkbox"/>
<b>Self-employed</b>	Individual tax returns for the last two years (we will not accept summary returns).	<input type="checkbox"/>	<input type="checkbox"/>
	ATO Notice of Assessment for the last two years.	<input type="checkbox"/>	<input type="checkbox"/>
	Last two years' company tax returns and most recent company financial reports (profit/loss) (if applicable); and/or Two years' most recent Trust tax returns and most recent Trust financial reports (profit/loss) (if applicable); and/or Two years' most recent partnership tax returns and most recent partnership financial reports (profit/loss) (if applicable).	<input type="checkbox"/>	<input type="checkbox"/>
<b>Investment income/pensions/ government benefits</b>	Last three months (six months for investment income) statements, showing continuity of income type; or Latest Investment or dividend statements/pension statements/government benefit statements, or Last two years' personal tax returns.  <i>Note: If credits are unavailable or inconsistent, most recent Department of Human Services/Centrelink income statement confirming the regular / ongoing entitlement.</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Rental income - existing property</b>	Current signed tenancy agreement; or Latest rental income statement from managing agent; or Last two years personal tax returns.  <i>Note - If more than three investment properties, last two years' personal tax returns must be provided.</i>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Child support / maintenance</b>	Services Australia statement confirming child support maintenance and evidence such as payment to bank account/s has been received for a minimum of three months. Accepted where payment is permanent for the next five years.	<input type="checkbox"/>	<input type="checkbox"/>

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Verification of existing commitments/ Refinancing/Consolidating/Cash out	Member 1	Member 2
Home loan statements for the last six months (dated within six weeks of the application date).	<input type="checkbox"/>	<input type="checkbox"/>
Existing personal credit commitments for the last three months (dated within six weeks of the application date).	<input type="checkbox"/>	<input type="checkbox"/>
Evidence of living expenses: – if the application meets the below four items, no further verification required. <ul style="list-style-type: none"> <li>• Declared Expenses &gt; BankVic household expenditure measure (HEM)</li> <li>• Credit Report Score =&gt;750</li> <li>• Net Monthly Surplus =&gt; \$500 per month in surplus</li> <li>• LVR =&lt; 80%</li> </ul> If one or more above is not met – BankVic will require three months of personal bank statements for all external bank accounts held.	<input type="checkbox"/>	<input type="checkbox"/>
Cash out full details of what the loan proceeds are to be used for is required and must be for acceptable loan purpose. LVR < 80% > \$100,000 requires evidence of purpose. LVR > 80% (Subject to QBE LMI guidelines).	<input type="checkbox"/>	<input type="checkbox"/>
Most recent/current Rates Notice.	<input type="checkbox"/>	<input type="checkbox"/>

Purchasing property	Checklist
Copy of Contract of Sale (must show purchase price, finance date, settlement date) and any other pages relating to the price to be paid. Please check that the name/s (including middle name/s) in the Contract of Sale match those in the application and identification documents provided.	<input type="checkbox"/>
If not shown on the contract, please also provide the solicitor / conveyancer details.	<input type="checkbox"/>
Evidence of funds to complete.	<input type="checkbox"/>
Statutory declaration stating that gifted funds are non-repayable (if applicable).	<input type="checkbox"/>
If LVR >90%: three months statements confirming genuine savings.	<input type="checkbox"/>
First home buyers: completed First Home Owners Grant application.	<input type="checkbox"/>

Constructing new property	Checklist
Copy of proposed plans and specifications.	<input type="checkbox"/>
Copy of proposed building contract.	<input type="checkbox"/>
HIA approved Progress Payment Schedule, quotes for any out of contract items (if applicable).	<input type="checkbox"/>