

# Customer Loan Application Form

Bluestone

## Loan options

Purpose  Owner occupied  Investment

Product  Prime  Near Prime  Specialist  Specialist+

Please refer to your loan contract (if approved) for terms and conditions regarding break costs at any fixed rate.

	Amount	Interest Type			Repayment Type			
		Variable	Fixed 2 years	Fixed 3 years	P/I	I/O 3 years	I/O 5 years	LOC
Loan account 1	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan account 2	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan account 3	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Loan account 4	\$	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>TOTAL</b>	\$							
		Loan Term _____ yrs (max 30)						

## Loan purpose

### Purpose of Loan (Required)

Refinancing	Purchase
Amount required to refinance all mortgages \$	Purchase price \$
Amount required to consolidate all debts \$	Are you a 1st home buyer? <input type="checkbox"/> Yes <input type="checkbox"/> No
Home improvements* \$	Are you borrowing money from another source?* <input type="checkbox"/> Yes <input type="checkbox"/> No
Investment* \$	
Business purposes* \$	Is the property being purchased from a relative or is there a deed or gift involved?* <input type="checkbox"/> Yes <input type="checkbox"/> No
Broker mandate (if applicable) \$	
Valuation reimbursement** \$	
Other* \$	
<b>TOTAL</b> \$	

\*Further details will be required in background and credit history section below.

\*\*If an upfront valuation is paid for by the broker, this can be reimbursed from loan funds.

## Background and credit history

### Required

---



---

## Exit strategy

Required if borrower is 45 or above

Planned Retirement Age

## Security details – property 1

Unit/ street no.:

Street name:

Street type:

Suburb:

State:

Postcode:

Estimated value of security: \$

## Agent/ access – property 1

Real estate office:

Telephone:

Name:

Mobile:

## Security details – property 2

Unit/ street no.:

Street name:

Street type:

Suburb:

State:

Postcode:

Estimated value of security: \$

## Agent/ access – property 2

Real estate office:

Telephone:

Name:

Mobile:

## Solicitor/ conveyancer details

Company name:

Contact:

Address:

Postcode:

Telephone:

Facsimile:

Email:

## Company/ partnership or trust details

Please complete the below section if the loan and security will be in a company or trust name

Company/ partnership or trust:

ACN or ABN:

Registered address:

Postcode:

Principal place of business:

Postcode:

All Directors/ guarantors/ trustees:

Shareholders with >25% holding:

Company or trust registered office address:

Postcode:

## Borrowers details

	Applicant/ guarantor 1	Applicant/ guarantor 2
Title (Mr/ Mrs/ Miss/ Ms)		
Surname		
First names/ given		
Other names		
Date of birth		
Status	<input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced	<input type="checkbox"/> Married <input type="checkbox"/> Widowed <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Defacto <input type="checkbox"/> Divorced
Driver's licence no.	Expiry:	Expiry:
Number of dependants	Ages:	Ages:
Telephone	(h) (w)	(h) (w)
Mobile		
Email		
Current address	Postcode:	Postcode:
Time at this address	Years: Months:	Years: Months:
Are you	<input type="checkbox"/> An owner <input type="checkbox"/> Renting <input type="checkbox"/> Boarding	<input type="checkbox"/> An owner <input type="checkbox"/> Renting <input type="checkbox"/> Boarding
Previous address (If less than 2 years)	Postcode:	Postcode:
Time at this address	Years: Months:	Years: Months:
We're	<input type="checkbox"/> An owner <input type="checkbox"/> Renting <input type="checkbox"/> Boarding	<input type="checkbox"/> An owner <input type="checkbox"/> Renting <input type="checkbox"/> Boarding

Bluestone Servicing Pty Ltd ACN 122 698 328 (Australian Credit Licence No. 390183) on behalf of the Credit Provider, Permanent Custodians Limited ACN 001 426 384. Bluestone Mortgages is a trading name of Bluestone Group | A: PO Box Q1136, QVB Post Office Sydney NSW 1230 | P: 02 8115 5028  
E: direct@bluestone.com.au | W: www.bluestone.com.au

## Employment details This section must be completed.

	Applicant/ guarantor 1	Applicant/ guarantor 2
Employer/ company name		
Company ABN		
Address		
	Postcode	Postcode
Telephone		
Occupation		
Commencement date		
Status	<input type="checkbox"/> Self-employed <input type="checkbox"/> Full time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Contract	<input type="checkbox"/> Self-employed <input type="checkbox"/> Full time <input type="checkbox"/> Part-time <input type="checkbox"/> Casual <input type="checkbox"/> Contract
Gross income	\$ p.a.	\$ p.a.
Overtime	\$ p.a.	\$ p.a.
Bonus/ commission	\$ p.a.	\$ p.a.
Social security/ pension	\$ p.a.	\$ p.a.
Rental income	\$ p.a.	\$ p.a.
Investment	\$ p.a.	\$ p.a.
Other	\$ p.a.	\$ p.a.
<b>TOTAL INCOME</b>	\$ p.a.	\$ p.a.
Previous employer if current less than 2 years		
Start date		
End date		

## Assets

Details	Value
1. Property – owner occupied Address:	\$
2. Property – other Address:	\$
3. Property – other Address:	\$
4. Property – other Address:	\$
1. Savings – bank:	\$
2. Savings – bank:	\$
1. Motor vehicle:	\$
2. Motor vehicle:	\$
Home contents:	\$
Superannuation:	\$
Other (give details)	
1.	\$
2.	\$
3.	\$
4.	\$
5.	\$
6.	\$
7.	\$
<b>TOTAL OWNED</b>	<b>\$</b>

## Liabilities & expenses

Liability	Lender	Amount owed	Monthly repayment	Credit limit	Refinance - tick if yes
Mortgage 1		\$	\$	\$	<input type="checkbox"/>
Mortgage 2		\$	\$	\$	<input type="checkbox"/>
Mortgage 3		\$	\$	\$	<input type="checkbox"/>
Line of credit:		\$	\$	\$	<input type="checkbox"/>
Car loan:		\$	\$	\$	<input type="checkbox"/>
Overdraft:		\$	\$	\$	<input type="checkbox"/>
1. Personal loan:		\$	\$	\$	<input type="checkbox"/>
2. Personal loan:		\$	\$	\$	<input type="checkbox"/>
1. Credit card:		\$	\$	\$	<input type="checkbox"/>
2. Credit card:		\$	\$	\$	<input type="checkbox"/>
3. Credit card:		\$	\$	\$	<input type="checkbox"/>
4. Credit card:		\$	\$	\$	<input type="checkbox"/>
Taxes:		\$	\$	\$	<input type="checkbox"/>
Other debts:		\$	\$	\$	<input type="checkbox"/>
<b>TOTAL OWED</b>		\$	\$	\$	

## Basic and other living expenses

Complete all sections	
<b>A: Total basic living expenses:</b> What are your estimated expenses, including your usual spending habits (clothing and personal care, groceries, medical and health (e.g. insurance), transport, telephone, internet, pay TV and media streaming subscriptions, recreation and entertainment, childcare, education (e.g. private education), primary residence (e.g. insurance) etc.)	\$ monthly
<b>B: Board or rent</b>	\$ monthly
<b>C: Child and Spouse Maintenance</b>	\$ monthly
<b>D: Private schooling and tuition</b>	\$ monthly
<b>E: Strata/Body Corporate fees</b>	\$ monthly
<b>F: Insurance - personal or other</b>	\$ monthly
<b>G: Other</b>	\$ monthly

## Declarations

These declarations apply to both applicants. Interview where possible.

This is where you make representations to Bluestone about you and the loan. Bluestone will rely on the representations that all the applicants make and therefore you must be truthful and accurate.

	Applicant 1		Applicant 2	
	Y	N	Y	N
<b>Australian residency</b> Are you an Australian citizen or have Australian residency?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Liquidation/ receivership</b> Have you been a Director or shareholder in a company where an administrator or receiver has been appointed?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>Bankruptcy</b> Are you or have you ever been insolvent or bankrupt?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If YES</b> – please supply details				
<b>Language</b> Do you speak english and understand the nature of the transaction?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<b>If NO</b> – what is your native language?				
Future changes	Y	N	Y	N
1. Are you aware of any significant changes to your circumstances that will adversely affect your ability to make contractual loan repayments? (If no, please proceed to Business Purpose Declaration on the next page)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. If yes, what kind of change are you expecting? (please explain)				
a. Temporary decrease in disposable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Permanent decrease in disposable income?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Anticipated large expenditure?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. How will you continue to make repayments?				
a. Secured additional income	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
b. Use of savings	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
c. Reducing expenditure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
d. Sale of assets	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
e. The application reflects the change in circumstances	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

You may need to contact your financial advisor with regard to your insurance coverage in view of your intention to take out a mortgage.

## Business purpose declaration

I/ We declare that the credit to be provided to me/ us by the credit provider is to be applied wholly or predominantly for:

- Business purpose; or
- Investment purposes other than investment in residential property

**IMPORTANT:** You should ONLY tick/ select this declaration if this loan is wholly or predominantly for: business purposes; or investment purposes other than investment in residential property. By ticking/ selecting either of the purposes above and signing this declaration you may LOSE your protection under the National Credit Code.

## Nominations

Each borrower is separately entitled under the National Credit Code to receive a copy of any notice or other document under the National Credit Code.

By nominating a person, you give up the right to be provided with multiple copies of information direct from the lender, and nominate one person to receive this information.

### Nomination:

I/We nominate: \_\_\_\_\_

[full name of person nominated] to receive notices and other documents under the National Credit Code on behalf of me/ all of us.

- Any borrower who has signed this form can advise the lender at any time in writing that they wish to cancel their nomination. Following any cancellation, the lender will from then on provide each joint borrower with their own separate copy of any notice or other document under the National Credit Code.

## Declaration – all applicants

I/We:

- Understand that the approval of any application for a home loan product is subject to Bluestone Mortgages' applicable lending criteria and I/ we may need to meet additional requirements before an application can be approved.
- Warrant that all information provided in this application and any accompanying supporting documents, are true, correct and complete and that Bluestone Mortgages will rely upon it as such.
- Understand that this application does not represent a quote, pre-qualification or an offer for credit by Bluestone Mortgages and that Bluestone Mortgages may reject my/ our application at its sole discretion.
- Acknowledge that Bluestone Mortgages recommends that I/ we obtain independent legal and financial advice in relation to this application, and in some circumstances I/ we will be required to obtain such advice.
- Are unaware of any matters now or in the foreseeable future, which will or may have a negative impact on my/ our credit rating, financial position or ability to meet my/ our obligations under a loan contract, should Bluestone Mortgages offer, and I/ we accept it.

By signing below, you make the above declarations and agree that all the information that you have provided is true and correct:

Name of applicant 1  
(including middle names): \_\_\_\_\_

Name of applicant 2  
(including middle names): \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Name of guarantor 1  
(including middle names): \_\_\_\_\_

Name of guarantor 2  
(including middle names): \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Bluestone Servicing Pty Ltd ACN 122 698 328 (Australian Credit Licence No. 390183) on behalf of the Credit Provider, Permanent Custodians Limited ACN 001 426 384. Bluestone Mortgages is a trading name of Bluestone Group | A: PO Box Q1136, QVB Post Office Sydney NSW 1230 | P: 02 8115 5028  
E: direct@bluestone.com.au | W: www.bluestone.com.au

# Privacy Consent Form

Bluestone.

**Bluestone Group Pty Limited ACN: 091 201 357 Australian Credit Licence Number 390453 trading as Bluestone Mortgages and Bluestone Servicing Pty Limited ACN: 122 698 328 Australian Credit Licence Number 390183.**  
(‘Bluestone’, ‘we’ or ‘us’ means Bluestone Group Pty Limited, Bluestone Servicing Pty Limited and any related entities)

By signing this document, you consent to us and some other entities collecting, using, holding and disclosing personal and credit information about you. *Credit information* includes the type and amount of credit provided to you, repayment history information, default information (including overdue payments) and court information. *Personal information* includes any information from which your identity is apparent. You can find out more about how we deal with your privacy by viewing our privacy statement at [www.bluestone.com.au/privacy.aspx](http://www.bluestone.com.au/privacy.aspx). If you do not provide us with this consent or provide us with your personal information, we may not be able to arrange or provide credit to you or provide other services.

Bluestone may collect, use, hold and disclose personal and credit information about you for the purpose of arranging or providing credit to you (including, for example, creating assessments and ratings of your creditworthiness), managing that credit (including, for example, assessing hardship applications and collecting overdue payments), direct marketing of products and services offered by Bluestone or an organisation Bluestone is affiliated with or represents (including, for example, consumer credit insurance), and managing our relationship with you (including, for example, dealing with any complaints or enquiries). Bluestone may also use your personal information for the purpose of establishing a customer loyalty program. If you do not wish to receive direct marketing information, please write to us at any time to decline. We will not charge you for giving effect to your request.

You can gain access to the personal information that we hold about you by contacting us. A copy of our privacy policy can be obtained by contacting us on 13BLUE (2583). Our privacy policy contains information about how you may access or seek correction of your personal information and credit information, how we manage that information, how we handle ‘unsolicited’ personal information and our complaints process. It also contains information on ‘notifiable matters’ including things such as the information we use to assess your creditworthiness, what happens if you fail to meet your credit obligations or commit a serious credit infringement, your right to request that credit reporting bodies (CRBs) not use your credit information for the purposes of pre-screening credit offers, and your right to request a CRB not to use or disclose credit information about you if you believe you are a victim of fraud.

**Consumer and commercial credit information:** We may exchange your consumer and commercial credit information with entities listed below to assess an application for consumer or commercial credit and to manage that credit. We can obtain credit information about you from a CRB providing both consumer and commercial credit information.

**Exchange of information with credit providers:** We may exchange your personal and credit information with other credit providers for the purposes of assessing your creditworthiness, credit standing, credit history or credit capacity. The information may also be exchanged for the purposes of assessing hardship applications, giving or obtaining an opinion on you about your creditworthiness and any other purpose permitted by law.

**Exchange information with guarantors and joint borrowers:** We may exchange your personal and credit information with any person who proposes to guarantee or has guaranteed repayment of any credit provided by you or any joint borrowers.

**Exchange information with CRBs:** We may exchange your personal and credit information with the following CRBs:

- Dun & Bradstreet (Australia) Pty Ltd ([www.dnb.com.au](http://www.dnb.com.au)),
- Experian ([www.experian.com.au](http://www.experian.com.au)) and
- Equifax Pty Ltd ([www.equifax.com.au](http://www.equifax.com.au)).

**Exchange information:** We may exchange personal and credit information with the following types of entities, some of which may be located overseas. This includes New Zealand, the United Kingdom, Ireland, the United States, and the countries specified in our privacy policy. While these entities will often be subject to confidentiality or privacy obligations, they may not always follow the particular requirements of Australian privacy laws. Please see our privacy policy for more information.

- Finance or mortgage brokers, mortgage originators, mortgage managers, and persons who assist us to provide our products to you
- Financial consultants, accountants, lawyers, valuers and other advisers
- Any industry body, tribunal, court or otherwise in connection with any complaint regarding the approval or management of your loan (for example, if a complaint is lodged about any mortgage broker or lender who dealt with your loan)
- Businesses assisting us with funding for loans (for example, a credit enhancer, funder or rating agency)
- Trade insurers, mortgage insurers and title insurers
- Any person where we are required by law to do so (for example, pursuant to subpoena or to a government agency such as tax authorities in Australia and overseas)
- Any of our associates, agent, related entities or contractors (for example, statement printing houses or mail houses)
- Your referees (for example, your employer) to verify information you have provided
- Any person considering acquiring an interest in our business or assets
- Any organisation providing verification (including on-line verification) of your identity

**Customer identification:** We may disclose personal information about you to an organisation providing verification (including on-line verification) of your identity.

**Sensitive information:** We may seek and collect sensitive information about you (for example, information regarding your health or criminal record) but only if that sensitive information relates directly to our ability to arrange or provide credit to you or manage the credit provided to you. Further information regarding sensitive information can be found in our privacy statement (on our website) and our privacy policy (available upon request).

**Consent specific to verification of your identity using information held by a CRB:** We may verify your identity using information held by a CRB and by matching information with the Official Record Holder or issuer via third party systems. To do this we may disclose personal information such as your name, date of birth and address to the CRB to obtain an assessment of whether that personal information matches information held by the CRB. The CRB may give us a report on that assessment and to do so may use personal information about you and other individuals in their files. Alternative means of verifying your identity are available on request. If we are unable to verify our identity using information held by a CRB, we will provide you with a notice to this effect and give you the opportunity to contact the CRB to update your information held by them.

**Signatures and date – all borrowers and guarantors must sign:** We consent to the use of our personal and credit information as set out above, **including in particular, our specific consent regarding verification of our identity using information held by a CRB and about receiving direct marketing information as detailed above.**

**e-consent:**

I/ we consent to the receipt of notices and other documents in connection with our dealings with you to the email address you provided in this application.

I/ we understand that upon the giving this consent:

- You may no longer send paper copies of notices and other documents;
- I/ we should regularly check my/ our nominated email address below for notices and other documents; and
- I/ we may withdraw my/ our consent to the giving of notices and other documents by email at any time.

I/ we have facilities to enable us to print the notice or other document sent to me/ us by email if I/ we desire.

I consent to have my identity information verified with the issuer or Official Record Holder

<p><b>Name of borrower 1</b> (including middle names):</p> <hr/> <p><b>Signed:</b></p> <hr/> <p><b>Date:</b></p> <hr/> <p><b>Name of guarantor 1</b> (including middle names):</p> <hr/> <p><b>Signed:</b></p> <hr/> <p><b>Date:</b></p> <hr/>	<p><b>Name of borrower 2</b> (including middle names):</p> <hr/> <p><b>Signed:</b></p> <hr/> <p><b>Date:</b></p> <hr/> <p><b>Name of guarantor 2</b> (including middle names):</p> <hr/> <p><b>Signed:</b></p> <hr/> <p><b>Date:</b></p> <hr/>
--	--

## Verification of Identity requirements

### A – Individuals/ Company Directors and trustees

Please provide copies of one of the below sets of documents as verification of your identity:

- OPTION 1
- + Current Australian Passport or foreign passport
  - + Current Australian driver's licence or Australian Photo Card
  - + Change of name or marriage certificate (if necessary)
- 
- OPTION 2
- + Current Australian Passport or foreign passport
  - + Full birth certificate or citizenship certificate, or descent certificate
  - + Medicare or Centrelink or Department of Veterans' Affairs card
  - + Change of name or marriage certificate (if necessary)
- 
- OPTION 3
- + Current Australian driver's licence or Australian Photo Card
  - + Full birth certificate or citizenship certificate or descent certificate
  - + Medicare or Centrelink or Department of Veterans' Affairs card
  - + Change of name or marriage certificate (if necessary)
- 
- OPTION 4
- + Current Australian Passport or foreign passport
  - + Another form of government issued photographic identity document
  - + Change of name or marriage certificate (if necessary)
- 
- OPTION 5
- + Current Australian Passport or foreign passport
  - + Full birth certificate
  - + Another form of government issued identity Document
  - + Change of name or marriage certificate (if necessary)

If the above documents cannot be provided, contact Bluestone for the relevant requirements.

These documents need to be sighted by your broker and supplied to us. If your broker is unable to verify these documents or you are dealing with Bluestone directly, please attend Australia Post or complete via ZIP ID (further information is available at [www.bluestone.com.au/au/mortgages/customer/forms-downloads](http://www.bluestone.com.au/au/mortgages/customer/forms-downloads) or by calling Bluestone Mortgages on 13 25 83).

### B – Companies and corporate trustees

If you are a company or corporate trustee, you need to provide the following documents:

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> Full company name      | <input type="checkbox"/> ACN                         | <input type="checkbox"/> Individual identification documents in Part A for all signatories of the company account |
| <input type="checkbox"/> Registered address AND | <input type="checkbox"/> Principal place of business |   |

### C – Trusts and beneficiaries

If you are the trustee of a trust (e.g. family, unit, charitable, estate, etc) or a regulated trust please provide the following:

- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Copy of the complete trust deed | <input type="checkbox"/> If the trustee, beneficiary and settler is a company, please provide identification documents in Section B for companies | <input type="checkbox"/> If the trustees, beneficiaries and settlers are individuals, please provide identification documents in Section A for individuals |
|--|---|--|

If the beneficiaries are individuals under 18 years old and do not have a primary photographic identification, please provide Birth Certificate and a letter signed by a school principal not more than 3 months old containing the name and address of the child and recording the period of time they have attended school. For non-school aged beneficiaries, please provide a Medicare card with the birth certificate.

### D – Partnerships

If you are a partnership please provide:

- |  |  |  |
|--|--|--|
| <input type="checkbox"/> The partnership agreement | <input type="checkbox"/> If a partner is a company, please provide identification documents in Section B for companies | <input type="checkbox"/> If a partner is an individual, please provide identification documents in Section A for individuals |
|--|--|--|

# Loan Application Checklist

Bluestone.

## Application Documents

### Forms

- Signed Bluestone privacy consent form
- Signed Bluestone declarations form
- Bluestone ID requirements – supporting ID documents (incl. Medicare card)

### Statements

#### All applications

- Proof of mortgage conduct – 6 months mortgage statements OR 6 months rental statements for primary place of residence
- Evidence of living expenses – 3 months personal bank statements (for Specialist & Specialist+ only)

#### Refinances

- Mortgages being refinanced – 6 months statements for all accounts
- Unsecured debts being refinanced – 1 month most recent statement

### Security

- Contract of sale (if purchase)
- Rate notice (if refinance)

### Other

- Additional documents (As per discussion with your Mortgage Specialist)

## Income Documents

### Employment income

#### PAYG

- 2 most recent payslips and bank statements with salary credits

#### Self-Employed Full Doc

- Prime Product – 2 years tax return and NOA
- Non-Prime Products – 1 year tax return and NOA

#### Self-Employed Alt Doc

- Prime Product – any two of: 6 months business bank statements, 6 months BAS AND/OR accountant's letter
- Non-Prime Products – any one of: 6 months business bank statement, 6 months BAS OR accountant's letter

### Rental income

- Existing property – 3 months most recent rental credits via bank statements
- New property – rental appraisal from real estate agent on letterhead

### Other income

- Most recent statement on appropriate organisation letterhead (if applicable)