

Personal identification

One or more of the following forms of photographic ID

- Australian or foreign passport
- Australian driver's licence
- Australian State or Territory issued proof of age card

OR

One of the following forms of non-photographic ID from each of the 2 groups below

Group 1

- Australian birth certificate or extract
- Foreign birth certificate
- Australian citizenship certificate

Group 2

- Rating authority - bill sighted less than 12 months old
- Public utility record - bill sighted less than 3 months old
- ATO tax assessment notice less than 12 months old

First Home Owner Grant applications also require

- Certified copies of ID
- Change of name documentation
- Marriage certificate (if relevant)

Income details (if you are an employee)

- The latest 2 consecutive, computer generated payslips from current employer. Must show company name, ABN and minimum 3 months year to date income figure
- Current letter of employment with salary component (signed, dated on letterhead, stating start date, company ABN, and year to date income) may be required
- ATO tax assessment notice less than 12 months old

If income includes overtime / commissions / bonuses, the following additional evidence may be required.

- Last 2 years ATO tax assessment notices
- Last 2 years tax returns

Income details (if you are self-employed)

- Last 2 years tax returns and tax assessment notices for all individual applicants and all businesses
- Balance sheets and profit and loss statements covering the most recent 2 years
- Details of external liabilities: leases, hire purchase, overdrafts, company loans and/or guarantees

Income details (other than employment)

- Property rental income statement

- Dividend statements for shares and other investments
- Centrelink letter confirming family payments
- Centrelink letter confirming permanent
- Government pensions
- Private pension group certificate or statement
- Written evidence of other regular and ongoing income

Financial contribution details

- Evidence of 6 months genuine savings from bank statements, term deposit statements or share transaction records (in some cases only 3 months evidence may be required)
- If other funds are being put towards the purchase, evidence will be required as to where the funds are currently held, or if the funds are being gifted, a Statutory Declaration from the gift provider will be required

Financial commitments details

- Most recent statements for any existing loans stating current repayments. For example, home, personal, lease, hire purchase etc. Where statements are issued infrequently, interim statements may be required. Internet statements attached to the most recent original statement will generally suffice
- Most recent statements for all existing credit cards and store cards (if refinancing more statements may be required)
- Additional evidence may be required where any of the above is being consolidated into the loan

Property details

- If refinancing - a copy of your most recent council rates notice
- If property is already chosen - a copy of the contract of sale (Offer of Acceptance in WA)
- If constructing - a copy of the tender, fixed price building contract, council approved plans, specifications, building insurance, an estimate of expected building costs and any other details you may already have such as property plans and local council approvals

