

Product

(e.g. Prime, Near Prime, Spec.)

Reason for product selection and explanation for adverse conduct.

(i.e. Near Prime Alt. doc., telco credit default listed and paid > 24 months ago)

Loan Purpose

(e.g. Refinance investment, debt consolidation and cash out. For business use: expand on what the funds would be used for.
i.e. Loan: \$750k refi inv, Consolidation of business tax debt: \$150K, Cash out for car: \$120k.)

Income & Employment

(e.g. provide details of income and how you calculated it. How does the customer derive income, i.e. runs a café in Sydney CBD)

Security

(Confirm postcode and category to ensure it meets loan amount/LVR policy)

Exit Strategy - Required for Owner Occupied and Investment Properties

If any applicants are 50 years and older, please detail the exit strategy below and also provide a signed and dated exit strategy letter from the applicant/s.

If downsizing or selling an investment property or asset, please provide details (ie, expected sale price, when they plan to sell and anticipated funds remaining (post sale)).

Please provide supporting documents (ie. latest superannuation balance statement, ownership of assets etc.)