Funding Sequence Checklist

Tick each step in order. Log every redraw on the day it happens.

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Before Any Money Moves

- [ ] Cash buffer decided and set aside
- [ ] Adviser has confirmed the investments and amount
- [ ] Loan split into a home split and an investment split
- [ ] Offset linked to the home split only
- [ ] Lender confirms a split paid to $0 stays open
- [ ] Redraw can be paid direct to the investment account
- [ ] Any fixed portion checked for extra repayment caps
- [ ] Investment account opened in the name your accountant advised

Moving the Money

- [ ] Savings route: cash paid onto the split you will recycle
- [ ] Payment cleared and showing on the loan statement
- [ ] Redraw taken from the investment split, not the offset
- [ ] Redraw sent directly to the investment account
- [ ] Funds never routed through an everyday or offset account
- [ ] Investment bought promptly once the funds arrive

After Each Tranche

- [ ] Contract note or purchase confirmation saved
- [ ] Loan statement and redraw confirmation saved
- [ ] Income and refunds paid to the home split or its offset
- [ ] Log line below completed

Transfer Log

Date	From split	Amount	Sent to	Asset bought

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