Loan Application Document Checklist

What most lenders ask for. Your broker confirms the final list for your lender.

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Identity

- [ ] Photo ID: driver licence or passport
- [ ] A second ID document, if the lender asks

PAYG Income

- [ ] Two most recent payslips
- [ ] Latest income statement (group certificate)
- [ ] Employment contract if new in the role or on probation
- [ ] Evidence of any bonus, overtime or allowance you rely on
- [ ] Latest notice of assessment, if the lender asks

Self-Employed Income

- [ ] Personal tax returns, last one to two years
- [ ] Business, trust or company tax returns, last one to two years
- [ ] Financial statements for each entity
- [ ] Notices of assessment
- [ ] Recent Business Activity Statements (BAS)
- [ ] Your accountant's contact details for add-back questions

Existing Loans and Property

- [ ] Recent statements for every home loan split
- [ ] Loan contract or schedule showing splits and fixed terms
- [ ] Council rates notice for each property you own
- [ ] Offset and savings account statements
- [ ] Lease and rental statements for any investment property

Investments

- [ ] Share and ETF holding statements
- [ ] Platform or share broker account statements
- [ ] Dividend and distribution statements

Debts and Expenses

- [ ] Statements and limits for every credit card
- [ ] Car loan and personal loan statements
- [ ] Study loan balance, if any
- [ ] Three to six months of transaction statements
- [ ] A list of regular costs: childcare, school fees, insurance
- [ ] Unused card limits closed or reduced before applying

For Debt Recycling

- [ ] Statements for any existing investment split
- [ ] Tracing records showing each split's investment purpose
- [ ] The amount and staging of the investment borrowing
- [ ] A short note of what the borrowed funds will buy
- [ ] Contact details for your adviser and tax agent

Extra Items Requested

Item 1 _____ **Item 2** _____

Item 3 _____ **Folder sent to broker on** _____ date

General information only. Lender policies vary and change. Kingfisher Finance Group, Credit Representative 522680, ACL 387025. We arrange lending (credit assistance only); your financial adviser recommends investments and your registered tax agent confirms the tax treatment. Questions? Call 0438 376 200 or visit debtrecyclingloans.com.au/contact/.