Easy Refi Checklist

GRANITE

Application Details

- [ ] **Easy Refi Calculator**
- [ ] **Easy Refi Application Form**
- [ ] **Customer Needs Analysis**

Declarations

- [ ] **Broker Declaration**

Applicant Details

- [ ] **Signed Exit Strategy** – Required for applicants 55 years old or older.
- [ ] **Accountants Letter** – Required when there is a company directorship that's not borrower or guarantor.

Identification Requirements

Provide one of the following combinations:

- [ ] **Digital VOI**

OR

- [ ] Provide at least 100 points of certified identification using the following identification items:
  - [ ] **Australian Birth Certificate**
  - [ ] **Australian Drivers Licence**
  - [ ] **Australian Passport**
  - [ ] **Medicare Card**
  - [ ] **International Drivers Licence**
  - [ ] **International Passport**
  - [ ] **Manual VOI Form**

Additional Residency Requirements

- [ ] **Overseas Credit Report** – Required if the applicant is a Non-Resident, Expat, TR , or their current address is not in Australia.
- [ ] **Visa**
  - [ ] **Australian Visa** – Required if the applicant is a Permanent Resident or Temp Resident, with citizenship not equal to Australia.
  - [ ] **Foreign Visa** – Required if the applicant is a Non-Resident and not a citizen of Australia.

Income Verification (PAYG Applicants)

Provide one of the following combinations:

- [ ] **Two most recent consecutive payslips** – For PAYG applicants in non-SMSF applications.

OR

- [ ] **Employer letter** AND
- [ ] **Three months of bank statements showing salary credits.**

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Self-Employed Income Verification

(Required if the applicant is self-employed and the application is non-SMSF.)

For Sole Traders: Provide one of the following:

- ☐ Personal Bank Statements showing 6 months' salary/dividend credits

OR

- ☐ Latest personal tax returns
- ☐ Latest company tax returns (unless the company is a borrower)

OR

- ☐ Latest business or personal tax assessment notice confirming tax return status

For Partnerships: Provide one of the following:

- ☐ Personal Bank Statements showing 6 months' salary/dividend credits

OR

- ☐ Latest personal tax returns
- ☐ Latest company tax returns

OR

- ☐ Latest business or personal tax assessment notice confirming tax return status

Company/Trust documentation requirements (required if the application is non-SMSF)

For Companies: Provide one of the following:

- ☐ Latest company bank statements/financials showing turnover/trading history

OR

- ☐ Latest company/business tax returns

OR

- ☐ Latest Tax Assessment Notice confirming tax return status

For Trusts: Provide one of the following:

- ☐ Latest trust statements/financials showing turnover/trading history

OR

- ☐ Latest company/business tax returns

OR

- ☐ Latest Tax Assessment Notice confirming tax return status

Mortgage Refinance

☐ **Three Months Mortgage statements**

Existing Property Requirements

☐ **Three Months Rental Statements**

Mortgage Refinance (SMSF Applications)

☐ **Twelve Months Mortgage Statements**

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Existing Property Requirements (SMSF Applications)

- [ ] **Rental statement (showing most recent 12 months)**

OR

- [ ] **SMSF Cash Management Account Statement** – Required for properties used as security in SMSF applications.

Mortgage Refinance (Commercial Applications)

- [ ] **Twelve Months Mortgage statements**

Rapid Refinance

- [ ] **Signed Discharge Authority for outgoing bank/financial institution**
- [ ] **3 Months mortgage statement showing the account name, BSB, account number and minimum monthly repayment**

Existing Property Requirements (Commercial Applications)

Provide one of the following:

- [ ] **Three Months Rental Statements**
- [ ] **Three Months Bank Statements**
- [ ] **Signed Lease Agreement**

Approvals and Exceptions

- [ ] **Pricing Approval** – Required if a discount, subsequent discount, or reduction in a fee has been applied.
- [ ] **Exception Approval** – Required if any rule has been overridden.

SMSF Requirements

- [ ] **Certified Trust Deed** (Required for Settlement)
- [ ] **Most recent year's SMSF Tax Return.**
- [ ] **Most recent year's SMSF Financial Statement**
- [ ] **Most recent year's SMSF Audit Report.**
- [ ] **Certified Bare Trust Deed** (Required for Settlement)

Commercial and Company Requirements

- [ ] **ASIC Search or Certificate of Registration** – Required for all company applications.
- [ ] **Most recent financial statement**
- [ ] **Most recent tax return**

Property and Security Requirements

- [ ] **Valuation Report**
- [ ] **Valuation Invoice**
- [ ] **Title Search** – Required if a property is unencumbered.
- [ ] **Rates Notice** – Required if a property noted on an application is flagged for use as security.

Note: The online checklist dynamically adjusts based on the provided information, ensuring only relevant items appear. It can be updated anytime to reflect policy and requirement changes.

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