

Standard Easy Refi Document Checklist

Eligibility Criteria

Pass the Standard Easy Refi calculator

1. Current loan settled over 12 months ago - clean credit, conduct and CCR
2. Is the new Granite interest rate lower
3. Are the new repayments lower
4. Are lifetime repayments lower (unless extending term)
5. LVR does not exceed 80% LVR
6. Applicant Credit Score >600
7. Owner Occupied or Investment Security
8. Investment property must be rented 9 out of last 12 months - rented at time of app
9. Borrowers under 60 years old (over 55 must have exit strategy)
10. \$ for \$ Refinance + Costs
11. PAYG Current role >6 months
12. Self Employed Minimum 2 years ABN
(Paying themselves regular salary credits / dividends evidenced by personal bank statements)

Application

- Application Form (Generated via Loanapp/Simpology V2)
- Customer Needs Analysis (Generated via Loanapp/Simpology V2)
- Electronic Signature Certificate of Completion (Generated via Loanapp/Simpology V2)
- Privacy Consent (Generated via Loanapp/Simpology V2)
- Granite Loan Summary
- Easy Refi Calculator

All Applicants

- Certified ID
- Completed VOI/KYC
- Comprehensive Credit Report

Existing Property

- Valuation Report and Invoice
- Latest Rates Notice
- Latest Rental Statement (if investment property)

Existing Mortgage

- One of the following (either document must be within 60 days at time of submission and show current rate)
- Most recent 3 months statement OR
- Most recent 3 months Transaction Listing that shows account name, BSB, account number and minimum monthly payment

PAYG Applicants

(within 60 days at time of submission)

- 2 most recent consecutive payslips (Payslips should be computer generated); OR
- Both of the following:
 - Employment Letter, AND
 - 3 months bank statements showing salary credits

Self Employed Applicants

Sole Trader/Partnerships

- Personal Bank Statements showing 6 months salary/dividend credits;
- OR ALL OF THE FOLLOWING:
- Latest Partnership Tax Returns (only required for partnership business structure)
 - Latest Personal Tax Returns
 - Latest Personal Tax Assessment or Accountants Letter

Company/Trust

For Companies:

- Latest company financials statement showing turnover/trading history, AND
- Latest company/business tax returns

For Trusts:

- Latest trust financials statement showing turnover/trading history, AND
- Latest company/business tax returns