Easy Refi Checklist - Standard

GRANITE

Application Details

- [ ] **Easy Refi Calculator**
- [ ] **Easy Refi Application Form**
- [ ] **Customer Needs Analysis (Regulated Loans)**

OR

- [ ] **Broker Declaration (Unregulated Loans)**

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**
  - [ ] **Overseas Drivers Licence**
  - [ ] **International Passport**
  - [ ] **Manual VOI Form**

Income Verification (PAYG Applicants)

Provide one of the following combinations:

- [ ] **Two most recent consecutive payslips**

OR

- [ ] **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** AND
- ☐ **Latest personal tax assessment notice or Accountant letter** 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** AND
- ☐ **Latest partnership tax returns** AND
- ☐ **Latest personal tax assessment notice or Accountant letter** confirming tax return status

For Directors / Shareholders of Companies: Provide one of the following:

- ☐ **Personal bank statements** showing 6 months' salary/dividend credits

OR

- ☐ **Latest personal tax returns** AND
- ☐ **Latest company/business tax returns** AND
- ☐ **3 months company bank statements financials** showing turnover/trading history AND
- ☐ **Latest personal tax assessment notice or Accountant letter** confirming tax return status

Company/Trust documentation

Company/Trust documentation requirements

For Companies: Provide all of the following:

- ☐ **Most recent financial statement**
- ☐ **Most recent tax returns**
- ☐ **ASIC Search or Certificate of Registration** (Performed by Origin MMS)

For Trusts: Provide all of the following:

- ☐ **Trust Deed** (Required for Settlement)
- ☐ **Most recent financial statement**
- ☐ **Most recent tax returns**

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Mortgage Refinance

- [ ] **Most recent 3 months mortgage statements** (Refinancing of a mortgage in a person's name)
- [ ] **Most recent 12 months statements** (Refinancing of a mortgage in a company name)

Existing Property Requirements

- [ ] **Latest rental statement** (if investment property)
- [ ] **Rates notice** (showing no arrears)
- [ ] **Valuation report**
- [ ] **Valuation invoice**

Existing Property Requirements (Commercial Property)

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.

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

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