

Easy Refi Checklist - Standard



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.

Overseas residential address - Non-Residents / Expats Australian Residential Address - Temporary Australian Residents

- Overseas Credit Report** - Required if the applicant(s) current residential address is overseas
- Australian Visa** - Required for applicants who are not Australian citizens (e.g., permanent residents or temporary residents).
- Foreign Visa** - Required for applicants living and working abroad, earning income in a country where they are not a citizen; they must provide proof of employment with a copy of their valid foreign visa.

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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Foreign Income Verification (Foreign Income)

PAYG Applicants

Provide one of the following combinations:

- Two most recent consecutive payslips** - For PAYG applicants

OR

- Employer Letter** AND
- Three Months of Bank Statements** showing salary credits

Self-Employed Applicants

(Required if the applicant is self-employed earning foreign income 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 or equivalent** AND
- Latest personal tax assessment notice** confirming tax return status or equivalent

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

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

OR

- Latest personal tax assessment notice** confirming tax return status or equivalent, AND one of the following:
- Latest company bank statements/financials** showing turnover/trading history,

OR

- Latest company/business tax returns and notice of assessment** or equivalent