

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