

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 (70 points)**
- ☐ **Australian Drivers Licence (40 points)**
- ☐ **Australian Passport (70 points)**
- ☐ **Medicare Card (25 points)**
- ☐ **Overseas Drivers Licence (20 points)**
- ☐ **International Passport (70 points)**
- ☐ **Manual VOI Form**

Company/Trust documentation

Company/Trust documentation requirements

For Companies: Provide the following:

- ☐ **ASIC Search or Certificate of Registration** (Performed by Origin MMS)

For Trusts: Provide the following:

- ☐ **Trust Deed** (Required for Settlement)

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Mortgage Refinance

Individual Ownership Structure

- ☐ Latest mortgage statements (3 months or more)

OR

- ☐ Most recent 12 months mortgage statements - required if loan is not on Comprehensive Credit Reporting (CCR) CCR report

Company Ownership Structure

- ☐ Most recent 12 months statements

Existing Property Requirements

- ☐ Latest rental statement (if investment property)
- ☐ Rates notice (showing no arrears)
- ☐ Valuation report

Existing Property Requirements (Commercial Property)

- ☐ Valuation invoice

AND

Provide one of the following:

- ☐ Three months rental statements
- ☐ Three months bank statements
- ☐ Signed Lease Agreement

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.

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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

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.