

# Looking at refinancing your home loan or purchasing?

## It's as simple as providing the following:

- 2 x payslips – no older than 1 month
  - \* Between July and September, if your payslip is dated in the current financial year a copy of your end of financial year payment summary OR ATO Notice of Assessment will be required
- Last 3 month savings statement showing all transactions
  - \* Not applicable if your only account is with FFCU (statement must at least show the payroll credit for the payslips provided and be for a full 3 month period)
- Recent Rates Notice
  - \*Current home owners only
- Evidence of deposit + funds to complete purchase – last 6 month statement showing savings for the purpose of a home deposit/funds to complete
  - \*Only applicable for home buyers
- Verification of all debts regardless of amount owing – we require a statement for the last 3 months (unless debt consolidation or refinance which require 6 months statements)
  - \*This statement must include all transactions, account number and repayments made
- Any credit cards (regardless of amount owing or if a nil balance) we require the last 1 month statement for all credit card debts you have (if consolidating we will require the last 2 months).
  - \* The statement must show all transactions, your name, account number, credit limit, outstanding balance and repayments made.
- Afterpay/Oxipay/ZipPay/Zip Money - verification of limit and balance outstanding

## Some other things we may require:

- Centrelink and/ or Veteran Affairs** - Income Statement
- Rental Income** – verified by letter from the real estate agent or current statement showing rent credited
- Child Maintenance** – Child Support Agency Agreement/letter and recent 3 months bank account statement showing payments credited
- Investment Income** – Evidence for any debt applicable and income received
- Self Employed** – we require the following:
  - 2 years business financials
  - Last 2 years business and personal tax returns
  - Notice of Assessment for the last 2 years from the ATO
  - Tax Agent Portal Running Statement (Integrated Account Statement showing current and the last 2 years transactions)

**Note:** Where obtaining a recent original statement is not possible and internet statements are provided, the internet statement must have your account number listed and we will require an original dated within the last 6 months detailing your full name, account number and address

## Appointment:

Date: \_\_\_\_\_ Time: \_\_\_\_\_ Lending Officer: \_\_\_\_\_

