



What to bring?

BEFORE OUR FIRST CHAT, GATHER THE PAPERWORK BELOW SO WE CAN FAST-TRACK YOUR APPROVAL AND GIVE YOU ACCURATE OPTIONS.

Bring current photo ID (driver's licence or passport; birth certificate if you don't have the latter) and your Medicare card. For income, PAYG employees need the last two-three payslips plus two years' income statements; business owners add two years' personal and business tax returns, BAS for 12 months and financials. Provide rental or Centrelink income, child-support evidence, all loan and credit-card statements, living-expense estimate, recent bank and super statements, asset details, mortgage history and any contract of sale or conveyancer contacts.

PERSONAL IDENTIFICATION:

- ☐ Driver's License (current)
- ☐ Passport (current)
- ☐ Medicare Card
- ☐ Birth Certificate (if no passport)
- ☐ Financial Information (Income)

FOR PAYG EMPLOYEES:

- ☐ Most recent 2–3 payslips
- ☐ The last 2 years of Group Certificates/Income Statements

FOR SELF-EMPLOYED/BUSINESS OWNERS:

- ☐ Last 2 years of Personal Tax Returns (including Notice of Assessment)
- ☐ Last 2 years of Business Tax Returns and Financial Statements (Profit and Loss, Balance Sheet)
- ☐ Business Activity Statements (BAS) for the last 12 months

OTHER INCOME (IF APPLICABLE):

- ☐ Rental income statements
- ☐ Centrelink statements
- ☐ Child support/spousal maintenance documents

LIABILITIES & EXPENSES:

- ☐ Recent statements for all liabilities (loans, credit cards, car loans, personal loans)
- ☐ Approximate monthly living expenses (e.g., groceries, utilities, transport, entertainment)
- ☐ Any existing mortgage statements

SAVINGS AND ASSETS:

- ☐ Most recent 3–6 months of bank account statements (showing savings and day-to-day transactions)
- ☐ Superannuation statements
- ☐ Details of any other assets (e.g., shares, investments, other properties)

PROPERTY-SPECIFIC DOCUMENTS (IF BUYING/SELLING PROPERTY):

- ☐ Contract of Sale (if you have one)
- ☐ Real estate agent's contact details
- ☐ Conveyancer/solicitor's contact details