

Here's everything you need to know to make your Help to Buy loan submissions more efficient. This checklist brings together the key documents and details we need upfront to assess your client's application quickly and move it toward approval – subject to finding a suitable property.

Having these items ready from the start helps you avoid delays and gives your clients the best chance of a successful application.

- ✓ 3 months every day, salary and savings account statements – Preferably Illion.
If Illion, provide the broker flow ID. If providing bank statements, ensure it include names of applicants and account number.
- ✓ Certified ID – Every document individually certified – this needs to include either an Australian Passport, Birth Certificate or Citizen Certificate to meet the HTB citizen eligibility. Alternatively you can utilise the IDYou service.
- ✓ Provision of Medicare card – this is needed to reserve a spot on the Portal
- ✓ 2 recent consecutive payslips
- ✓ FY25 NOA for all applicants
- ✓ Buy Now Pay Later balances and possible statements if near limit
- ✓ Single Parent Applicants – need to provide one of the following – Child's birth Certificate, Centrelink documents, Consent order, Family court order or adoption documents.
- ✓ Ensure when ordering up front valuations that "Scheme Loans" are selected in Cotality to ensure a short form valuation which is a requirement of the scheme is ordered.
- ✓ Surplus income (RDI): \$200+ (general), \$400+ (construction without buffer).
- ✓ **No policy or pricing exception will be considered.**

Please ensure you are also accessing online information and tools via [Australian Government Help to buy Scheme | Bank Australia](#) ensuring to confirm customer eligibility.