

Category	Requirements
Individual – PAYG	<p>Base Salary</p> <p>2 recent & consecutive payslips (must include borrowers name, employers name & ABN, gross & net income for the period) OR</p> <p>Salary credits to Bank Australia bank account for minimum 3 months showing the name of the employer</p> <p>Overtime</p> <p>Two most recent payslips with 6 months YTD income OR</p> <p>Six months salary credits to Bank Australia account</p> <p>Comission/bonus</p> <p>Last two years PAYG Payment Summary</p> <p>New employer</p> <p>Employment contract signed by both employer and employee confirming start date and salary OR</p> <p>Letter from employer signed by payroll officer, director or manager (Must include borrowers name, occupation, type of employment – permanent, contract, etc – length of employment, gross salary, any allowances) accompanied by an employment contract</p>
Individual – PAYG employed by family	Last full year tax return coupled with ATO assessment notice
Individual – self employed	<p>Last two consecutive years tax returns for individual and where relevant, business and/or partnership</p> <p>Last two years business profit & loss statements and balance sheets</p> <p>ATO Assessment notices for the last 2 consecutive years</p> <p>Most recent return MUST be within 18 months of application date</p> <p>If operating under 2 years the application may be considered on a case by case basis</p>
Rental income	<p>Most recent statement from agent managing the property OR</p> <p>Three months consistent rental income credits to Bank Australia account or via account aggregation service OR</p> <p>Current tenancy agreement OR</p> <p>Rental appraisal from agent/Valuer OR</p> <p>Evidence via most recent tax return</p>
Centrelink income	Most Recent Department of Human Services or Centrelink income statement confirming regular/ongoing entitlement

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Child support	Last three months Child Support Agency statements showing consistent payments
'Other' income	Refer to the Credit Underwriting Policy
Evidence of contribution to purchase & associated costs	Refer to the Credit Underwriting Policy
Purchase Loans	Contract of Sale Certificate of building insurance (noting Bank Australia as financier)
Refinance Loans	Discharge Authority Certificate of building insurance (noting Bank Australia as financier)
Construction Loans	Builders contract Council approved building plans Building specifications Builders Indemnity Insurance
Transaction Account Statement	6 months transaction account statements from Illion Broker Flow OR 6 months of transactional account statements from the borrowers FI (must be formal bank statements)*
Evidence of Credit Card Cancellation/Reduction	Refer to the Credit Underwriting Policy
For more information on the following items please visit bankaust.com.au/brokersupport to view the relevant documents	
Valuations	Refer to the Credit Underwriting Policy Valuation report where required
Borrowers Consent	Where a guarantor is present Borrowers Consent to provide information to guarantor
Loan Application Authority	Loan Authority
VOI checklist	Verification of identity
Privacy disclosure	Privacy Disclosure

* Formal statements must be current (meaning that the most recent statement provided is no older than 3 months old). There will be customers who receive statements on a quarterly or half-yearly basis, instead of monthly. In this circumstance, an internet banking transactional listing can be provided for the time period required (for example, to meet the Transaction Account Statement requirements, 6 months). The listing must include the account number, transactions and running balances. A CSV or excel file is not acceptable. Transaction listings must also be accompanied by the most recent formal statement. Illion Broker Flow is the preferred method of collection of account data.

Illion Broker Flow includes the transactional data for the 6 months preceding the date of the Illion Broker Flow request, therefore no additional statements are required to be provided by the customer.

Learn more about our stories at bankaust.com.au/brokersupport
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