

WHAT DOCUMENTS DO I NEED TO PROVIDE?

To help make the application process as quick and easy as possible, review this checklist to find out what documents you will need to have ready to apply for a MyState Bank home loan. All documents you provide must be either the **original** or a **certified copy**, and all letters must be typed. In the case of electronic statements, you may provide a copy that is not certified.

Please note that this checklist is only a guide. Your personal circumstances may mean that other documents are required, but your lender will let you know if this is the case.

1. IDENTIFICATION FOR NEW MYSTATE BANK CUSTOMERS (IDENTIFICATION CHECK)

Suitable documents include:

- A form of photo identification e.g. a current Drivers Licence issued by an Australian State or Territory or Australian Passport. If you do not hold a current Drivers Licence or Passport, other forms of ID will be required. Please contact us to find out what they are.

2. YOUR EARNINGS

Employed

- Your most recent payslip(s) containing at least 2 months year-to-date (YTD) figures

Self employed

- Certified copies for 2 years worth of financial statements, tax returns and Notice of Assessment (where applicable) for all individuals/partnerships/companies/trusts associated with the transaction

Other income

Overtime

- Your most recent payslip(s) evidencing three months YTD figures

Pensions and Government incomes

- Letter from Government department, fund manager or income provider e.g. Centrelink, which lists the benefit amount and frequency

Rental Income (existing)

- Certified copy of a rental/lease agreement; or
- 1 month rental statement from your property manager; or
- Your tax return with Notice of Assessment; or
- Six months of transaction statements clearly identifying deposits as rent associated with the specific property

3. WHAT YOU OWN

Details of your assets e.g. property, savings, investments, super, vehicles, house contents etc.

- Including the values of each asset, and monthly income you derive from these assets
- Your most recent Superannuation Statement

4. WHAT ARE YOUR EXPENSES

Details of your debts/expenses e.g. loans, credit cards, store cards, leases, personal debt, phone, gym, childcare, private/government school fees, HECs/HELP debt, child support and Pay TV.

- Including monthly payment/limit, balance outstanding and financier

Are you refinancing any of the above debt? If so, the following may be required:

- Credit and store cards – most recent statement showing credit limit and previous months transactions
- Any other loans e.g. Home loan, personal etc. – three months' worth of statements

5. EMPLOYMENT DETAILS

- Details of current employer, if less than two years, please provide details of your previous employer

6. ADDITIONAL ITEMS

First Home Owner Grant?

- Completed First Home Owner Grant (FHOG) application (available from us or via www.firsthome.gov.au), together with supporting documents as specified in the FHOG application. Only applicable if you have found a property.

Purchasing a property?

If you have already purchased / found your property and have:

- Solicitor's/conveyancer's details (name, address and phone number – if known)
- Copy of full Contract of Sale for the property

Building a property?

If you have already negotiated a contract:

- Copy of the signed builder's contract and specifications
- Council approved plans

Receiving a gift (money) to help you purchase your home?

- Statutory declaration of the gift forming the deposit as being non-repayable i.e. that it is in fact a gift and not a loan

Do you have a guarantor?

- Your guarantor will also need to go through this checklist individually

Joint application?

- All applicants will need to go through this checklist individually

FURTHER INFORMATION

If you'd like more information or have any questions about the documentation required for your loan application, please don't hesitate to give us a call on 138 001, visit mystate.com.au or drop into your nearest MyState Bank branch.

To make an appointment with one of our Home Loan specialists, call us on 138 001 or visit mystate.com.au