

# Referrer Document Checklist

Below is a list of information that may be required when applying for a loan with Rate Money.  
Your Rate Money Representative may specify additional requirements as you proceed through the loan application process.

## PERSONAL IDENTIFICATION

Australian Drivers Licence <b>AND</b>	Foreign Passport or Birth Certificate
Australian Passport or Birth Certificate	Citizenship Certificate or evidence of VISA
Medicare Card	
Certified Identification Form	

## INCOME DETAILS (PAYG)

Latest 2 consecutive payslips	Latest 3 months bank statements
Latest Income Statement	Letter of Employment ( <i>if &lt;12 months employment</i> )

## INCOME DETAILS (SELF EMPLOYED)

Latest 12 months Business Activity Statement (BAS)	Last 2 years Income Tax Returns & Financials
Latest Income Tax Return & Financials	Last 2 years Notice of Assessment
Latest Notice of Assessment	Latest 6 months business bank statements
Self Certification Form and Accountant Declaration Letter and/or Verification Form ( <i>signed and dated</i> )	

## OTHER INCOME DETAILS

Latest rental income statement	Dividends and/or interest received statement
Copy of current lease agreement OR current rental appraisal	Private pension group certificate or statement
Centrelink letter confirming family tax benefits	Any other regular or ongoing income
Centrelink letter confirming government pensions	

## FINANCIAL CONTRIBUTION & COMMITMENT DETAILS

3-6 months evidence of bank statements, term deposit statements or share certificates. (*Illion Bank Statement link will be shared*)

Evidence of sufficient funds held to complete purchase

3-6 months most recent statements of existing loans. For example; home, personal, lease, hire purchase etc.

Latest 3 months statements for all existing credit cards and store cards (*if refinancing further statements may be required*)

## PROPERTY DETAILS

If refinancing - a copy of most recent Council Rates Notice

If purchasing - a copy of the contract of sale

If constructing - a copy of tender, fixed price contract, council approved plans, building specifications, Builders licence & insurance

Trust Deed (*stamped, signed and dated*)