

Mortgage Manager Name

Brand Name

Primary Borrower

Your Reference

Date

This submission includes the following supporting documents

Loan Application form\*

Signed privacy consent form\*

Serviceability Worksheet\* and Credit Note

Equifax Reports (for each individual / company / trust / other related entities - whichever is applicable)\*

*Note: recent enquiries must be addressed*

Valuation (attached / ordered)

Loan Summary\*

Exit Strategy (55 years and over)

Completed cover sheet

Borrower Identification\*

'KYC & VOI Identification Form' completed, signed

Certified Identification documents attached

Identification method (choose one of the below):

*Face-to-face:* All IDs must be clear, certified, noting certification date, certifier's name, and certifier's occupation/ certification and all documents are attached.

*Electronic KYC:* ensure the identification process follows Scene Finance Guidelines and all documents are attached.

*IDYOU:* ensure the identification process follows IDYOU Guidelines and all documents are attached.

Loan Purpose – Supporting Documents\*

Documentation required to validate loan purpose

Full copy of Contract of Sale signed and dated (for new purchase - if any)

Signed Discharge Authority for outgoing bank / financial institution (if applicable)

Recent consecutive 6 months investment loan statements for loan being refinanced (internet transaction listings must be supported by an original statement from the financial institution)

Current rates notice for the security being refinanced

Proof of Income\* (tick relevant borrower type documentation)

PAYG borrower must provide:

2 of 3 most recent consecutive payslips

Latest 3 consecutive bank statements from a financial institution in the name of the employee showing regular salary credits from the employer

Where the applicant is only able to provide pay slips *or* bank statements (i.e. one of the two required forms of salary evidence), Scene Finance will consider the application if a legitimate explanation is provided plus one of the following alternative documents is provided:

An employment contract; or

A letter from the employer on company letterhead detailing

Where the borrower is employed by a family member, payslips or employment letters must be accompanied by last years tax returns and ATO assessment notices. If employment has only been in current financial year, last 3 months bank statements in the applicants name must be provided along with payslips or employment letter.

### Employment verification:

To validate the employment and income documentation if computer generated payslips are not available, the following verification must be completed:

Obtain employer's contact details through an independent source

Check employers company existence via an ABN or ASIC search. If further enquiry is required an ASIC check on the company can be completed.

Verbal confirmation of role, income, length of employment with the employer may be required by Scene Finance depending on individual loan circumstances.

Check income with documentation provided

Scene Finance reserves the right to complete verbal employment checks as outlined above on any application.

### Self-employed borrower

Self-employed personal tax returns for the last 2 years (TFN removed)

Self-employed personal notice of tax assessment for the last 2 years (TFN removed)

### Other income / savings (all borrower types)

Evidence of funds to complete (sufficient to cover borrowers contributions)

Evidence of additional income (e.g. bonus, rental income, dividends, government payments etc. - if applicable)

### Additional Supporting Documents

#### For SMSF Loan\* (for company borrower)

Equifax Reports (for each trustee company of the SMSF and the Bare Trust).

*Note: recent enquiries must be addressed (last 2 years)*

Certified Trust Deed

Certified Bare Trust Deed

Certificate of registration for the SMSF Trustee company

Certificate of registration for the SMSF Bare Trustee company

Audited tax returns and financial statements for the last 2 years (if any) - TFN removed

Accountant letter to confirm annual ongoing cost for SMSF, if newly established fund and no tax return available

Existing loan statement for the SMSF (if any)

Superannuation fund position calculator (with reference to liquidity test)

Letter to confirm rollover fund (can be condition to approval)

Letter to confirm SGC will be contributed to SMSF (can be condition to approval)

Cash Management Account Statements

Investment portfolio statements (if applicable)

\* Denotes mandatory documents to be provided for loan assessment

### Fast Refinance - Max 70% LVR

2 Years clear SMSF loan statements not older than 45 days at approval

Rental income for last 12 months (Either rental statements and/or rental credits to bank statements) not older than 45 days at approval