Zoom Edge | 1 Year Financials Lending Loan Submission Checklist

SceneFin*

Available for Self Employed Borrowers with ABN active greater than 4 years and have a credit score greater than 700.

Borrower's Name:

Broker Name: Email Address:

Loan Purpose:

Pre-Approval (tick if applicable): ☐ *A fee of $450 applies for all NDIS pre-approvals. Please note this fee will be refunded to the client once settlement has been completed. Use client or application name as payment reference.

Application Form - Manual lodgement all submissions

☐	Completed Application Form	**Required with all submissions**
☐	Completed Servicing Calculator	**Required with all submissions**

Identification - Wet Signed MUST BE CERTIFIED

☐	Drivers Licence & Passport (preferred options)	**Certified COLOUR copies** with correct KYC / VOI form
☐	Drivers Licence, Birth Cert & Medicare Card (alternate options)	**Certified COLOUR copies** with correct KYC / VOI form
☐	Medicare Card	**Certified COLOUR copies** with correct KYC / VOI form
☐	Marriage Certificate	**Certified COLOUR copies** with correct KYC / VOI form
☐	Change of Name Certificate	**Certified COLOUR copies** with correct KYC / VOI form
☐	Citizenship Certificate	**Certified COLOUR copies** with correct KYC / VOI form

Employment

Self-Employed Borrower - ABN active minimum 4 years AND credit score must be >700 to qualify for this product

☐	1 Years Individual Tax Returns and 1 Years ATO Notice of Assessment *	**TFN's to be removed**
☐	1 Year Company / Trust Tax Returns and 1 Years Financial Statements *	**TFN's to be removed**

PAYG Borrower - items marked with * are mandatory & not primary Borrower to qualify

- ☐ *2 (prefer 3) most recent consecutive payslips and latest financial years Income Statement* (PAYG Summary)
- ☐ *3 or preferred 5 months most recent OFFICIAL bank statements showing all transactions incl salary deposits* Please note: Providing 5 months statements this will mitigate requirement to conduct employment verification with the client(s) employer and may save significant time in approval process.
- ☐ An Employment Contract or Letter or Letter of Offer (if within probation period)
- ☐ Full Tax Returns and ATO Notices **TFN's to be removed**
- ☐ Other (please specify)

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Please complete and supply this checklist with the loan submission

Other Acceptable Income Types (if applicable)

- ☐ Rent Appraisal letter (if applicable)
- ☐ Rent Tax Invoices (if applicable)
- ☐ Superannuation Statement
- ☐ Centrelink Letter - Family Tax A and B accepted if child is less than 12 years of age
- ☐ Current Lease / Rental Agreement AND 3 months rental statements
- ☐ Bank Statements to show all transactions and income received - most recent 3 months
- ☐ Child Support Agency letter
- ☐ Family Assistance Letter

Loan Purpose

Refinances - (if debt consolidation statements for all debts will be required - max 4 debts acceptable)

- ☐ 6 month Home Loan statements - most recent
- ☐ Current Council Rates Notice (no arrears showing)
- ☐ Discharge Authority Form

***Please note as part of assessment the funder may request copies of other home loan statements if other loans are held by the Borrowers.**

Purchases of Established Dwelling

- ☐ Contract of Sale
- ☐ Bank Statements to show Savings history (all trans)
- ☐ Bank Statements to show funds available (all trans)
- ☐ Draft TRANSFER

Other Documents **(Note: reasonable inquiries may require confirmation of debts being requested)**

- ☐ Current months credit card(s) / other home loan statement(s)
- ☐ Current months personal loan(s) statements
- ☐ Current months car loan(s) / hire purchase statements
- ☐ Current months store card(s) statements
- ☐ Current months ZIP & OR AfterPay statements
- ☐ Current HECS debt or ATO debt statements
- ☐ Current Council Rates Notice(s) all existing securities

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