

# Well Nigh

## Documentation Checklist

The information below is to be accompanied by a fully executed Well Nigh Application and sufficient customer identification documentation as required under the Anti Money Laundering & Counter Terrorism Financing legislation to confirm the identity of all applicants and guarantors.

Note: Care is required to ensure Tax File Numbers are permanently deleted from all records prior to application lodgement.

### Compulsory Items (all loans)

- Loan Application fully completed (including Privacy Act and all declarations signed)
- Customer Fact Find
- Copies of sighted identification documents
- In person identification: Applicant Details Verification Form OR
- Not in person identification: Certified Identification Form
- Verification of Identity - Trust
- Verification of Identity - Company

### Income Confirmation – Required for all income sources used to demonstrate capacity to repay

Income for PAYG Applicants

Tick and provide TWO of the following:

- Current payslips (no more than 60 days old)
- A written contract or letter from the employer on company letterhead
- Last 3 months bank statements showing regular salary credits
- Current Group Certificate/PAYG Summary OR  
Copy of tax return prepared by an accredited accountant (most recent) + Tax Assessment

Income for Self Employed Applicants

ALL REQUIRED:

- Last 2 year's personal taxation returns
- Last year's personal taxation assessment notice
- Last 2 year's business taxation returns (i.e Partnership, Trust, Company)
- Last 2 year's financial statements (profit & loss & balance sheet)

Company or Trust Applications

ALL REQUIRED:

- Last 2 year's financial statements for Trust or Company
- Last 2 year's personal taxation returns for all Borrowers/ Guarantors/ Directors
- Signed and stamped copy of Trust deeds

### Other Income

- Current Statement of benefit from relevant government department as evidence of pension benefit allowance, entitlement

### Rental Income - Tenanted (any 1 of the following current documents)

- Current rental statement
- Valuation stating actual rent
- Current tenancy agreement
- 6 months statements showing regular payments
- Current ATO tax return

### Rental Income - Untenanted (any 1 of the following current documents)

- Valuation stating market rent
- Rental appraisal

## Commercial Rental Income

- Current formal lease agreement (needs at least 12 months to expire)

## Credit History

- For All Applicants
- Credit default explanations
- Accountant's Letter confirming Trading Status for current directorships (where tax returns are not held)

## Loan Purpose- related items

- Where LVR > 80% - last 6 months statements for mortgage loans and 3 months statements for all other debts being refinanced.
- Where LVR ≤ 80% - last 3 months statements for all loans being refinanced.
- Copy of purchase/sales contract (for purchase & sale) and all conditions pages
- Building contract or tender/plans and specifications (if construction) including draw down schedule
- Lo Doc declaration & Well Nigh Accountants verification

## Verification of assets

- Copy of bank statements confirming funds to complete
- Statutory declaration of gifted funds
- Where LVR > 80% - last 3 months bank statements showing all transactions and accounting for 100% of income

## Saving History

- Where LVR > 80% - Copy of 3 months saving history

Solicitor's details:

Full name:

Address:

  

Postcode:

Telephone number:

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Email:

**All items required to assess this Loan Application have been supplied:**

Loan Consultant's name:

Accountant's details:

Full name:

Address:

  

Postcode:

Telephone number:

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Email: