

Supporting Document Checklist



Mandatory documents	
Signed Consents and Declaration form	<input type="checkbox"/> eSign (all fields will automatically be populated & signatures actioned via DocuSign); or <input type="checkbox"/> Wet signature. Ensure all sections are completed. Introducer details/Application Details/Delivery of loan offer/Conflict of interest/Verification of Identity/broker and customer(s) have signed.
Identification	Identification requirements as per Verification of Identity (VOI)/Know Your Customer (KYC) processes.
Income	<input type="checkbox"/> Refer to our Income Policy Matrix

Additional documentation as required	
Purchase application	<input type="checkbox"/> Contract of Sale (Offer of Acceptance WA). <input type="checkbox"/> Evidence of funds to complete. For greater than >90% LVR: <ul style="list-style-type: none"> • 3 months savings/deposit/equity history. • Gift Letter or Statutory Declaration for gifted funds/equity (if applicable). • Funds obtained from the sale of a real estate asset (if applicable). • Shareholding statement/certificate. <input type="checkbox"/> FHOG (if applicable).
Non-refinanced debts (CCR participating institution) excludes Credit Cards and Home Loans	Any one of the following options: <input type="checkbox"/> Screenshot from internet banking (desktop or phone app). <input type="checkbox"/> Loan Contract/Letter of Offer. <input type="checkbox"/> Transaction listing.^

^Most recent statement where transactions are dated within the last 45 days of application date. Internet statements/transaction listings are acceptable where they show name and account details.

Non-refinanced debts (non-CCR participating institution)	<p>Credit card or store card/buy now pay later</p> <p><input type="checkbox"/> Most recent loan statement covering a minimum of 1 month.</p> <p>Home loan, personal loan, loan as guarantor or overdraft (any one of the following):</p> <p><input type="checkbox"/> Most recent loan statement covering a minimum of 1 month.</p> <p><input type="checkbox"/> Internet transaction listing covering a minimum of 1 month.^</p> <p>Hire purchase/lease debt(s) or other loans:</p> <p><input type="checkbox"/> Most recent transaction account statement showing direct debits.</p> <p><input type="checkbox"/> A copy of the contract.</p> <p>Outstanding taxation:</p> <p><input type="checkbox"/> Integrated client account statement showing previous 12 months of statement history.</p>
Refinance/debt consolidation (CCR participating institution)	<p>Statements not required.</p>
Refinance/debt consolidation (non-CCR participating institution)	<p><input type="checkbox"/> Last 3 months statements/transaction are required for all debt(s) being refinanced.^</p>
Cash out/equity release	<p>Less than \$500k</p> <p><input type="checkbox"/> Supporting submission commentary for purpose of funds/intended use of funds.</p> <p>Greater than \$500k</p> <p><input type="checkbox"/> Supporting submission commentary for purpose of funds/intended use of funds for non-structural work and personal investments, and</p> <p><input type="checkbox"/> Supporting documentation to support purpose, quotes, invoice, contract of sale, statement of financial advice or share trading statement.</p> <p>Note: If the purpose is for purchase of property for investment, then a contract of sale, letter of offer or statutory declaration is required.</p>
Required for settlement	<p><input type="checkbox"/> Certificate of Currency on your home building insurance noting Bendigo and Adelaide Bank Limited or Bendigo Bank Limited as interested party for all properties. Required prior to your loan settling.</p> <p><input type="checkbox"/> Fully executed Contract of Sale required prior to settlement (if purchase applicable).</p>

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