

your home loan application checklist

If you're preparing to meet with a Qudos Bank lending specialist, a broker, or about to apply online check out our home loan checklist for an overview on what you might need to provide. Please note, the below is only a guide. Depending on individual circumstances, we may ask you to provide further information/documentation.

Income

PAYG Salary/Wages

If full time or permanent part time, contract or casual

- Three most recent payslips, together with your transaction account showing salary credits covering the same period as the payslips
- If payslips don't show Year to Date (YTD) figure, or if YTD is less than 2 months, PAYG summary for the most recent financial year is required

Self Employed

Sole Trader, Partnership, Company and Trusts

- Last 2 years personal and business tax returns and business financials including balance sheet
- ATO Notice of Assessment

Rental Income

If you're currently receiving rental income

- Most recent rental statements or account statements showing rental credits covering the last three months

Pensions/Retirement

- Most recent Centrelink or Superannuation income statement

Validation of Financial Position

Assets

House/Land

- Latest issued Rates Notice for all properties owned

Savings

- If not with Qudos Bank, provide the most recent savings account statement in conjunction with an up to date transaction listing covering the last 3 months

Expenses

Credit Cards

- Statement/account transaction listing showing transactions for the last 3 months

Loans

- At least the last 3 statements for Home Loans and Personal Loans

Transactions

- Savings, transaction account statements covering last three months

General Expenses

- List of ongoing monthly expenses (living expenses – food, clothing, household, rates notice, strata costs, utilities, travel costs, car costs, house insurance, health insurance, childcare, internet, subscriptions (i.e. Netflix, Foxtel) and telephone bills)

Construction Loans

- Builder's Tender or Contract
- Plans and specifications

New Property Purchase (if you're purchasing a new property)

Contract of Sales (COS)

- Copy of completed COS