

Checklist for your Broker Appointment



So, you're interested in what you've seen and are ready to meet with one of our accredited Mortgage Brokers. That's great news. This handy little checklist will help you prepare for your appointment with your Broker so we can get your loan underway as quickly as possible.

PERSONAL IDENTIFICATION

- Photo Identification (i.e Drivers Licence, Passport); and Birth Certificate, Debit Card, Credit Card or Medicare Card

INCOME VERIFICATION

If you are paid a regular salary:

- 2 most recent payslips (paper or electronically issued) OR
 Last 3 full consecutive months bank statements (non Virgin Money) showing regular salary credits with the name of the employer evident

Tax position for each Applicant, via:

- Income Tax Lodgement Status Portal report

If you receive rental income:

- Current signed lease agreement; OR
 Rental statements issued by the managing agent within 90 days; OR
 Latest personal tax return (no older than 18 months); OR
 Last 3 full consecutive months of bank statements (non Virgin Money) showing regular rental credits to your account with the name of the managing agent evident

SAVINGS AND TRANSACTION ACCOUNT HISTORY

- Account statement's and credit card statements for the last 3 full months confirming your savings and transactional history
**Statements must have full name, account number and bank details*

BORROWING PURPOSES

If you are refinancing:

- Statements of the existing loan account/s being refinanced from other financial institutions showing at least six months' repayment history and 3 months repayment history for credit cards
 Details of all costs and fees relating to payout figures or fees of your existing loans and releasing of all securities
 Copy of your current Home Insurance Policy

If you are purchasing a property:

- Copy of the 'Contract of Sale' Details of your solicitor/conveyancer Proof of deposit for property

If you are a first home owner:

- If you are also applying for the First Home owners Grant, you will need to comply with the documentation requirements for a First Home Owners Grant application

If you are constructing:

- Signed and dated Fixed Price Builders' Contract - the schedule of payments in the contract must be in accordance with the relevant state/territory laws and under standard contract terms by the Housing Industry Association or Master Builders Association;
 Progress payment schedule as set out in the Fixed Price Builders' Contract;
 Copy of council approved plans and building specifications for your construction;
 Quotes of any work not included in the builders fixed price contract but may be needed for the valuation e.g. landscaping;
 Copy of the builder's registration/certification documentation;
 Copy of the builders' insurance policy with BOQ's interest noted for the property being constructed.

VELOCITY MEMBERSHIP

To earn Velocity Points with your Reward Me Home Loan don't forget to join the:

- Velocity Frequent Flyer Program or provide us with your current Velocity Frequent Flyer Member Number

Thanks again for considering us.