

Easy Refi Checklist



Application Details

- Easy Refi Calculator**
- Easy Refi Application Form**
- Customer Needs Analysis**

Declarations

- Broker Declaration**

Applicant Details

- Signed Exit Strategy** – Required for applicants 55 years old or older.
- Accountants Letter** – Required when there is a company directorship that's not borrower or guarantor.

Identification Requirements

Provide one of the following combinations:

Digital VOI

OR

Provide at least 100 points of certified identification using the following identification items:

- **Australian Birth Certificate**
- **Australian Drivers Licence**
- **Australian Passport**
- **Medicare Card**
- **International Drivers Licence**
- **International Passport**
- **Manual VOI Form**

Additional Residency Requirements

Overseas Credit Report – Required if the applicant is a Non-Resident, Expat, TR , or their current address is not in Australia.

Visa

- **Australian Visa** – Required if the applicant is a Permanent Resident or Temp Resident, with citizenship not equal to Australia.
- **Foreign Visa** – Required if the applicant is a Non-Resident and not a citizen of Australia.

Income Verification (PAYG Applicants)

Provide one of the following combinations:

Two most recent consecutive payslips – For PAYG applicants in non-SMSF applications.

OR

Employer letter AND

Three months of bank statements showing salary credits.

Easy Refi Checklist

Self-Employed Income Verification

(Required if the applicant is self-employed and the application is non-SMSF.)

For Sole Traders: Provide one of the following:

- Personal Bank Statements showing 6 months' salary/dividend credits

OR

- Latest personal tax returns
- Latest company tax returns (unless the company is a borrower)

OR

- Latest business or personal tax assessment notice confirming tax return status

For Partnerships: Provide one of the following:

- Personal Bank Statements showing 6 months' salary/dividend credits

OR

- Latest personal tax returns
- Latest company tax returns

OR

- Latest business or personal tax assessment notice confirming tax return status

Company/Trust documentation requirements (required if the application is non-SMSF)

For Companies: Provide one of the following:

- Latest company bank statements/financials showing turnover/trading history

OR

- Latest company/business tax returns

OR

- Latest Tax Assessment Notice confirming tax return status

For Trusts: Provide one of the following:

- Latest trust statements/financials showing turnover/trading history

OR

- Latest company/business tax returns

OR

- Latest Tax Assessment Notice confirming tax return status

Mortgage Refinance

Three Months Mortgage statements

Existing Property Requirements

Three Months Rental Statements

Mortgage Refinance (SMSF Applications)

Twelve Months Mortgage Statements

Easy Refi Checklist



Existing Property Requirements (SMSF Applications)

Rental statement (showing most recent 12 months)

OR

SMSF Cash Management Account Statement – Required for properties used as security in SMSF applications.

Mortgage Refinance (Commercial Applications)

Twelve Months Mortgage statements

Rapid Refinance

Signed Discharge Authority for outgoing bank/financial institution

3 Months mortgage statement showing the account name, BSB, account number and minimum monthly repayment

Existing Property Requirements (Commercial Applications)

Provide one of the following:

Three Months Rental Statements

Three Months Bank Statements

Signed Lease Agreement

Approvals and Exceptions

Pricing Approval – Required if a discount, subsequent discount, or reduction in a fee has been applied.

Exception Approval – Required if any rule has been overridden.

SMSF Requirements

Certified Trust Deed (Required for Settlement)

Most recent year's SMSF Tax Return.

Most recent year's SMSF Financial Statement

Most recent year's SMSF Audit Report.

Certified Bare Trust Deed (Required for Settlement)

Commercial and Company Requirements

ASIC Search or Certificate of Registration – Required for all company applications.

Most recent financial statement

Most recent tax return

Property and Security Requirements

Valuation Report

Valuation Invoice

Title Search – Required if a property is unencumbered.

Rates Notice – Required if a property noted on an application is flagged for use as security.

Note: The online checklist dynamically adjusts based on the provided information, ensuring only relevant items appear. It can be updated anytime to reflect policy and requirement changes.