Submission Document Checklist



General Requirements:			
	Application Form		
	Broker verified and signed 100' ID scanned (colored)		
	VISA (if applicable)		
	Equifax Credit Report		

Identification Documents*:

Applicant needs to supply **at least one** of the following documents containing their photo and signature:

- Australian Passport (can be either current or expired within the last two years but not be defaced, mutilated or cancelled)
- ☐ Foreign passport
- □ Australian driver's licence/permit (can either be a driver's licence, learner's permit)
- □ Proof of age card issued by a State or Territory (or equivalent)

An **additional two** of the following documents are to be supplied if the applicant is unable to supply two photo IDs:

- □ Full Australian birth certificate
- □ Australian Citizenship certificate
- □ Centrelink pension card (Australian)
- Department of Veterans' Affairs card
- Medicare card

*A Change of Name Certificate or Marriage may be required if there are variations in the identification documents provided by applicant.

Income Document	Income Documents:					
	Prime Full Doc**	Near Prime Full Doc**	Alt Doc			
PAYG	 2 payslips; PLUS one: 1 month salary credit Latest group certificate Tax assessment notice 	 2 payslips; PLUS one: Letter of employment Latest group certificate Tax assessment notice 	N/A			
Self Employed	Last 2 years: Company Tax Returns	Last 1 year#: ☐ Company Tax Returns	□ ABN active for 2 years□ GST registered for 1 year			
#ABN & GST registered for 2 years	□ Financial Statements □ Individual Tax Returns □ Notice of Assessment	 □ Financial Statements □ Individual Tax Returns □ Notice of Assessment 	 Borrower Income Declaration; AND One of the following: Accountant's letter 6 months BAS 3 months business bank statements 			
Rental Income	 Rental statement from the real submission; or 	m the most recent financial year; or entering the real estate agent or property manager within 6 weeks of application				

^{**} If LVR is over 80% - will require 3 months salary credit

Security Documentation:				
New Purchase:	Refinance:			
□ Contract of Sale	□ 3 months Loan Statement			
□ Deposit Receipt	□ Council Rate Notice			
□ Stamp Duty Receipt	 3 months Loan Statement (if Debt consolidation) 			

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Other Documents:

Genuine Saving/ Funds to Complete:

- $\hfill\Box$ Funds to complete or Gift letter showing evidence of funds to purchase
- □ Evidence of genuine savings 5% over the last 3 months (if LVR > 90%)

Situation base (if applicable):

- □ Boarding Letter
- □ Exit Strategy, if Applicant's aged 50 and above

Cash Out:

- □ Letter or Evidence for Cash Out
- □ Amount:
 Up to 100k Exclusive
 100k-200k Provide Declaration
 Above 200k Refer to Creditor

Submission Process

Below is a chart of the application submission process:

Steps Instructions		Contact
Scenario	Send scenario inquiry via email	scenario@greaterlending.com.au
Submit Application	Email applications details and supporting documents	submission@greaterlending.com.au
Credit Assessment	Our credit team will contact the applicant regarding credit assessment (if applicable)	noreply@greaterlending.com.au
Conditional Approval	Subject to vertification of documents and property valuation	noreply@greaterlending.com.au
Formal Approval	Outcome will be sent to applicant and originator/broker	noreply@greaterlending.com.au
Loan Documents	Send signed documents according to signature options	Panel Solictor
Settlement Occurred	Settlement notfication will be sent to the applicant/originator/broker	Panel Solicitor
Welcome Pack	Online banking details will be provided	customercare@greaterlending.com.au