

Home loan application

Checklist

This checklist can be a useful guide when applying for a home loan with loans.com.au. Some requirements listed may not apply to your borrowing situation. If you have any questions, feel free to speak with our friendly lending specialists.

Personal details

Primary ID

Passport or driver's licence

Secondary ID (If you don't have a primary ID, you need to present two (2) forms of secondary ID)

Birth certificate, Medicare card, Australian citizenship certificate, utility bills with name and current address, etc.

Proof of income

Full-time or part-time employed

Two (2) latest payslips

Employment contract

Letter from employer

- Must contain basic salary, allowances, and length of employment.

Three (3) months' worth of bank statements

Self-employed

Individual tax return

- Must not be older than 22 ½ months

Australian Tax Office notice of assessment

Business tax return, profit and loss statement and balance sheet

- Must not be older than 22 ½ months

Rental income

- Letter from a real estate agent confirming your rental income
- Current Residential Tenancy Agreement (excluding private lease agreement)
- Bank statements confirming rental payments for the last three (3) months

Other sources of income

- Evidence of foreign income
 - Foreign payslips, bank statements, tax returns, etc.
- Evidence of government income sources for the last three (3) months
 - Superannuation statement, proof of pension, etc
- Records of dividend income

List of assets

- Property, including land
- Investments
 - Share portfolios, term deposits, etc.
- Motor vehicles
 - Car, motorbike, boat, etc.
- Superannuation
- Savings
 - Copies of passbook, bank statements, etc.
- Professional equipment
- Insured amount of home contents

List of liabilities

- Living expenses
 - Regular utility bills, such as bills including gas, power, water, mobile phone and pay TV subscriptions
- Council rates, body corporate fees
- Transaction account and/or credit card statements
- Rental expenses
 - Rental payments, current formal lease agreement

For first-time home buyers

- Details of the First Home Owner Grant application

For refinancing a home loan

- Last two (2) consecutive payslips for PAYG taxpayers
- Last two (2) years' tax returns with an ATO Notice of Assessment for those self-employed
- Three (3) months of recent bank and credit card statements
- A copy of the Contract of Sale for the property you are refinancing
- Provide evidence detailing the contribution
 - This applies only to those who have a benefactor who has given them a deposit to assist in the property purchase.
- Evidence of rental income if the property is a rental
- Six (6) months of statements for your current home loan
- A copy of your current rates notices and evidence of payment



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