

Please use this guide as a reference for the minimum documentation required to obtain conditional approval.  
*Disclaimer: Further information and/or additional documents may be requested to support the application.*

## Income Verification Requirements

### PAYG Income

- 2 most recent consecutive acceptable payslips
- Recent bank statement recording payroll credit

### Non-Standard Income

- Previous 2 years earning history (Tax Return or PAYG Summary) to support use of overtime, if required
- Salary Sacrifice Statement

### Existing Rental Income

- Rental income statement provided by the managing real estate agent or
- Current formal rental agreement or
- Tax Return with rental income included or
- Full valuation with estimated rental value

### New Rental Income

- Rental assessment completed by a registered real estate agent or
- Rental AVM

### Superannuation / Allocated Pension

- Statements confirming the balance of funds, allocated pension amount and frequency

### Centrelink Benefits

- Current Centrelink statement (aged pensions, disability payments, job seeker and family allowances permissible)

### Company, Trust, Partnership and Sole Traders/Contractors

- Tax Returns for the Company and Individuals for the most recent two-year financial period
- Financial Statements (Profit & Loss and Balance Sheet) for the most recent two-year financial period
- Interim Financial Reports, prepared by Accountant or from financial management system for period from 1 July of existing financial year to end of preceding month
- Australian Tax Office Portals:
  - Integrated Client Account (ICA) – covers transaction details from business activity statements, payments, penalties, and interest charges.
  - Integrated Tax Account (ITA) – covers annual income tax liabilities issued by the ATO.
- Aged Creditors and Debtors (*required where high dependency on sole industry and/or suppliers/customers or if large component of Balance Sheet*)
- Cashflow Forecast, if requested
- Business Plan (*required for new businesses or where a material change to business operations is proposed*)
- If the entity is not trading:
  - Letter from Accountant supported by current ATO Portals, covering the most recent 12 months
  - OR
  - Latest Financials/Tax Returns.

If there is activity noted on the ATO Portals, then further investigation will be required.

### Director Salary, PAYG income and Dividends

- 2 most recent consecutive acceptable payslips to confirm salary or wages
- Shareholder Dividend Statement or Distribution Statement or Individual Tax Return to confirm dividend income

## Verification Evidence Requirements

### Asset Details

- Evidence of all savings not held with Queensland Country Bank – minimum **1 month** most recent statement, 3 months where required for genuine savings.
- Current property rates notice (*Refinance Only*)
- Most recent statement of share and investment portfolios
- Current Superannuation statements

### Liabilities

- Details of all existing debts that are not held with Queensland Country Bank – minimum **3 months** history required where not evident on CCR (RHI)
- Where the purpose of loan amount is to refinance / payout an existing debt – minimum **6 months** history required where not evident on CCR (RHI)
- Details of any court orders or child support expenses
- Current Remserv / Novated Lease statements

### Expenses

- 1 month** statement provided for applicant's primary transactional account/s to verify living expense if not held with Queensland Country Bank.

## Rental Expenses

### Existing rental properties:

- Individual Tax Return to validate actual rental expenses
- Alternatively, actual rates notices, levy notice from the body corporate, insurance premium notice, and any other general maintenance tax invoice for costs.

### Proposed rental properties:

- Amounts verified from purchase contract (e.g. body corporate), real estate agent advised

## Checks and Searches

- Company search, to confirm Directorships and Shareholders
- Company and Individual Credit Checks, to be completed including Guarantors and all enquiries investigated
- Company Structure, organisational tree to be provided where multiple entities are involved

## Compliance

- Certified copy of original Trust Deed and amended Trust Deed, if applicable

## Other Documents Required According to Loan Purpose

### GSA Security

- Dealer Tax Invoice - Purchasing a vehicle, boat, or trailer from a car dealership
- Registration certificate and roadworthy certificate - Purchasing a vehicle, boat, or trailer privately
- RedBook Search (or BoatSales or Carvanandcampingsales) - trade value to be confirmed

### Property Purchase/ Property Security

- Fully executed contract of sale for the purchase property
- Comprehensive Insurance noting Queensland Country Bank Limited as interested party
- Proof of deposit - If less than 10% deposit, statement showing funds held or accumulated in savings account for minimum 3 months
- Completed Stat Dec. *(if applicant is receiving a gift or inheritance)*

### Building or Renovating

- Signed building contract
- Specifications
- Council approved plans
- Builder's insurance
- Quotes

### First Home Buyer and Housing Australia Guaranteed

- Completed First Home Owner Grant application
- Housing Australia documentation *(refer guides Housing Australia Guaranteed Lending Guide GUD 0374)*

### Other Required Documents

- Separation Agreement/Consent Order (Marital/Relationship Separation) (instances where there is no formal separation agreement, party being removed is require providing a stat dec)
- Statutory Declaration (change of name, gifted funds etc.)
- Employer letter outlining return to work arrangements (Maternity/Paternity leave)