

Supporting Document Checklist

Resimac Prime & Resimac Specialist

In order for your application to proceed to the assessment stage, we will require the following documents to be provided, as applicable.

Note: The below items are mandatory in order to progress to assessment. For complex or non-standard applications please consult your BDM before submitting, and attach submission notes as appropriate.

Information to include with every Resimac application

- Completed application form signed by all applicants/guarantors
- Signed Privacy Consent for all applicants/guarantors
- Fully completed Living Expense Declaration
- Serviceability Calculator (saved in PDF format)
- Identification documents for all applicants and guarantors on the loan and completed Customer ID Form or IDyou Report
- Exit Strategy - In writing via a direct email or a signed and dated letter, from the applicant/s where the loan term will exceed the expected retirement age
- Detailed loan submission notes clearly identifying the borrowers requirements & objectives
- Responsible Lending Summary from ApplyOnline

Other information

- Valuation report
- If required, 3 months consecutive personal transaction statements (not required on all loans, use Servicing Calculator v3.0 to determine)

If PAYG (required)

If PAYG, please provide:

- 2 current Computerised Payslips, plus one of the following:
 - Latest Tax Assessment Notice (TFN must be deleted)
 - Latest PAYG Payment Summary / Group Certificate (TFN must be deleted)
 - Bank Statements (that confirm the last 3 months salary credits)

If PAYG Contractor, please also provide:

- Employment Contract

If Self-employed (required)

Full Doc

- Last 2 years certified tax returns, company financial statements and tax assessment notices (business and personal tax returns where applicable)

Alt Doc

- Declaration of Financial Status (signed by each applicant and guarantor, where applicable), plus one of the following:
 - Accountant's Letter
 - 3 months business bank statements
 - 6 months lodged ATO Business Activity Statements
- Loan Introducer Alt Doc Checklist

If refinancing (required)

- Proof of Mortgage Loan Conduct (6 months statements required)
- Unsecured debts being consolidated (Prime - 6 months loan statements, 3 months credit card statements or Specialist - 1 month loan statement, most recent credit card statement)
- Copy of most recent Council Rate Notice for all security properties
- FASTRefi (if required)

Other income (required)

Child Support

- Proof of receipt of maintenance for a continuous period of at least 6 months (Prime) or 3 months (Specialist) by way of savings statements, and Child Support Agency letter to confirm the maintenance agreement

Proof of Rental Income

- Most recent rental statement from Real Estate Agent; or
- Last 3 months Bank Statements to confirm rental credits
- Rental appraisal letter from Real Estate Agent (new investment property purchases only)

Centrelink Benefits

- Evidence of Centrelink benefits being received by way of Centrelink statement

If property being purchased

- Copy of the Contract of Sale
- Proof of funds to complete