

**Document title:** Minimum Supporting Document Guide

**Document number:** GUD 0702

### Branch and Authorised Representative Use Only

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	
<b>PAYG Income</b>	
<input type="checkbox"/>	2 most recent consecutive acceptable payslips
<input type="checkbox"/>	Recent bank statement recording payroll credit
<b>Non-Standard Income</b>	
<input type="checkbox"/>	Previous 2 years earning history (Tax Return or PAYG Summary) to support use of overtime, if required
<input type="checkbox"/>	Salary Sacrifice Statement
<b>Existing Rental Income</b>	
<input type="checkbox"/>	Rental income statement provided by the managing real estate agent or
<input type="checkbox"/>	Current formal rental agreement or
<input type="checkbox"/>	Tax Return with rental income included or
<input type="checkbox"/>	Full valuation with estimated rental value
<b>New Rental Income</b>	
<input type="checkbox"/>	Rental assessment completed by a registered real estate agent or
<input type="checkbox"/>	Rental AVM
<b>Superannuation / Allocated Pension</b>	
<input type="checkbox"/>	Statements confirming the balance of funds, allocated pension amount and frequency
<b>Centrelink Benefits</b>	
<input type="checkbox"/>	Current Centrelink statement (aged pensions, disability payments, job seeker and family allowances permissible)
<b>Company, Trust, Partnership and Sole Traders/Contractors</b>	
<input type="checkbox"/>	Tax Returns for the Company and Individuals for the most recent two-year financial period
<input type="checkbox"/>	Financial Statements (Profit & Loss and Balance Sheet) for the most recent two-year financial period
<input type="checkbox"/>	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:	
<input type="checkbox"/>	Integrated Client Account (ICA) – covers transaction details from business activity statements, payments, penalties, and interest charges.
<input type="checkbox"/>	Integrated Tax Account (ITA) – covers annual income tax liabilities issued by the ATO
<input type="checkbox"/>	Aged Creditors and Debtors (required where high dependency on sole industry and/or suppliers/customers or if large component of Balance Sheet)
<input type="checkbox"/>	Cashflow Forecast, if requested
<input type="checkbox"/>	Business Plan (required for new businesses or where a material change to business operations is proposed)
If the entity is not trading:	
<input type="checkbox"/>	Letter from Accountant supported by current ATO Portals, covering the most recent 12 months OR
<input type="checkbox"/>	Latest Financials/Tax Returns.
If there is activity noted on the ATO Portals, then further investigation will be required.	
<b>Director Salary, PAYG income and Dividends</b>	
<input type="checkbox"/>	2 most recent consecutive acceptable payslips to confirm salary or wages
<input type="checkbox"/>	Shareholder Dividend Statement or Distribution Statement or Individual Tax Return to confirm dividend income

Verification Evidence Requirements	
<b>Asset Details</b>	
<input type="checkbox"/>	Evidence of all savings not held with Queensland Country Bank – minimum 1 month most recent statement, 3 months where required for genuine savings
<input type="checkbox"/>	Current property rates notice ( <i>Refinance Only</i> )
<input type="checkbox"/>	Most recent statement of share and investment portfolios
<input type="checkbox"/>	Current Superannuation statements

Verification Evidence Requirements	
<b>Liabilities</b>	
<input type="checkbox"/>	Details of all existing debts that are not held with Queensland Country Bank – minimum 3 months history required where not evident on CCR (RHI)
<input type="checkbox"/>	Where the purpose of loan amount is to refinance / payout an existing debt – minimum 6 months history required where not evident on CCR (RHI)
<input type="checkbox"/>	Details of any court orders or child support expenses
<input type="checkbox"/>	Current Remserv / Novated Lease statements
<b>Expenses</b>	
<input type="checkbox"/>	1 month statement provided for applicant's primary transactional account/s to verify living expense if not held with Queensland Country Bank
<b>Rental Expenses</b>	
Existing rental properties:	
<input type="checkbox"/>	Individual Tax Return to validate actual rental expenses
<input type="checkbox"/>	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:	
<input type="checkbox"/>	Amounts verified from purchase contract (e.g. body corporate), real estate agent advised
<b>Checks and Searches</b>	
<input type="checkbox"/>	Company search, to confirm Directorships and Shareholders
<input type="checkbox"/>	Company and Individual Credit Checks, to be completed including Guarantors and all enquiries investigated
<input type="checkbox"/>	Company Structure, organisational tree to be provided where multiple entities are involved
<b>Compliance</b>	
<input type="checkbox"/>	Certified copy of original Trust Deed and amended Trust Deed, if applicable
<b>Other Documents Required According to Loan Purpose</b>	
<b>GSA Security</b>	
<input type="checkbox"/>	Dealer Tax Invoice - Purchasing a vehicle, boat, or trailer from a car dealership
<input type="checkbox"/>	Registration certificate and roadworthy certificate - Purchasing a vehicle, boat, or trailer privately
<input type="checkbox"/>	RedBook Search (or BoatSales or Carvanandcampingsales) - trade value to be confirmed
<b>Property Purchase/ Property Security</b>	
<input type="checkbox"/>	Fully executed contract of sale for the purchase property
<input type="checkbox"/>	Comprehensive Insurance noting Queensland Country Bank Limited as interested party
<input type="checkbox"/>	Proof of deposit - If less than 10% deposit, statement showing funds held or accumulated in savings account for minimum 3 months
<input type="checkbox"/>	Completed Stat Dec. (if applicant is receiving a gift or inheritance)
<b>Building or Renovating</b>	
<input type="checkbox"/>	Signed building contract
<input type="checkbox"/>	Copy of Builder's Licence obtained from the relevant State authority: <ul style="list-style-type: none"> <li>QLD: <a href="https://www.onlineservices.qbcc.qld.gov.au/online/licencesearch/visualelements/searchbsalicenseecontent.aspx">https://www.onlineservices.qbcc.qld.gov.au/online/licencesearch/visualelements/searchbsalicenseecontent.aspx</a></li> <li>NSW: <a href="https://www.service.nsw.gov.au/transaction/check-a-builder-or-tradesperson-licence">https://www.service.nsw.gov.au/transaction/check-a-builder-or-tradesperson-licence</a></li> <li>VIC: <a href="https://www.vba.vic.gov.au/tools/find-practitioner">https://www.vba.vic.gov.au/tools/find-practitioner</a></li> <li>WA: <a href="https://www.wa.gov.au/organisation/building-and-energy/building-and-energy-licence-and-registration-search">https://www.wa.gov.au/organisation/building-and-energy/building-and-energy-licence-and-registration-search</a></li> <li>TAS: <a href="https://cbos.tas.gov.au/topics/licensing-and-registration/search-licensed-occupations/find-a-licensed-tradesperson">https://cbos.tas.gov.au/topics/licensing-and-registration/search-licensed-occupations/find-a-licensed-tradesperson</a></li> <li>ACT: <a href="https://www.accesscanberra.act.gov.au/consumer-rights/choosing-a-tradesperson">https://www.accesscanberra.act.gov.au/consumer-rights/choosing-a-tradesperson</a></li> <li>NT: <a href="https://nt.gov.au/property/building/build-or-renovate-your-home/check-if-your-builder-is-registered">https://nt.gov.au/property/building/build-or-renovate-your-home/check-if-your-builder-is-registered</a></li> </ul>
<input type="checkbox"/>	Specifications
<input type="checkbox"/>	Council approved plans
<input type="checkbox"/>	Builder's insurance
<input type="checkbox"/>	Quotes
<b>First Home Buyer and Housing Australia Guaranteed</b>	
<input type="checkbox"/>	Completed First Home Owner Grant application
<input type="checkbox"/>	Housing Australia documentation (refer guides Housing Australia Guaranteed Lending Guide GUD 0374)
<b>Other Required Documents</b>	
<input type="checkbox"/>	Separation Agreement/Consent Order (Marital/Relationship Separation) (instances where there is no formal separation agreement, the party being removed is required to provide a stat dec)
<input type="checkbox"/>	Statutory Declaration (change of name, gifted funds etc.)
<input type="checkbox"/>	Employer letter outlining return to work arrangements (Maternity/Paternity leave)