

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
- ☐ Copy of Builder's Licence obtained from the relevant State authority:
  - QLD: <https://www.onlineservices.qbcc.qld.gov.au/online/licencesearch/visualelements/searchbsalicenseecontent.aspx>
  - NSW: <https://www.service.nsw.gov.au/transaction/check-a-builder-or-tradesperson-licence>
  - VIC: <https://www.vba.vic.gov.au/tools/find-practitioner>
  - WA: <https://www.wa.gov.au/organisation/building-and-energy/building-and-energy-licence-and-registration-search>
  - TAS: <https://cbos.tas.gov.au/topics/licensing-and-registration/search-licensed-occupations/find-a-licensed-tradesperson>
  - ACT: <https://www.accesscanberra.act.gov.au/consumer-rights/choosing-a-tradesperson>
  - NT: <https://nt.gov.au/property/building/build-or-renovate-your-home/check-if-your-builder-is-registered>
- ☐ 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)