

# What to bring to a Home Loan appointment

Date: \_\_\_\_\_ Time: \_\_\_\_\_ Branch: \_\_\_\_\_

Who you'll be seeing: \_\_\_\_\_ Phone Number: \_\_\_\_\_

## Things you'll need to bring

### Identification

**Already a BOQ customer?** Just bring one item of photo ID such as your driver's licence.

**New to BOQ? Please bring both:**

photo ID such as driver's licence or passport, and a birth certificate, debit or credit card or Medicare.

### Evidence of your income

**Does your employer pay you a salary? Either**

two most recent payslips (paper or electronic), **OR** non-BOQ bank statements from three consecutive months, showing regular salary credits and your employer's name.

### Are you self-employed?

last two years' individual Tax Returns and Tax Assessment Notices

**If you earn an income from a partnership, company, or trust, please also bring both:**

one set of business financial statements (accountant prepared Profit and Loss Statement and Balance Sheet) from the most recent financial year, showing the last two consecutive year's profit and loss, and last two years' business Tax Returns.

*After 1 March, we need tax returns and financials from the most recent financial year. If you don't have them, speak to us.*

### Do you receive rental income?

**Any one of these:**

a current signed lease agreement, **OR** the latest monthly real estate or managing agents tax statements within 90 days, **OR** non-BOQ bank statements for the last three consecutive months showing regular rental credits and the name of the managing agent.

### Savings, expenses and other debts

we'll need up to three months' of non-BOQ bank account and credit card statements. Speak to us to find out how many statements are needed for your application..

*Statements must show your full name, account number and bank details. The most recent statement must be dated within the last 45 days.*

if you have any other debts or expenses (including other loans that are not being refinanced, or an ATO payment arrangement for a tax debt), bring along the statement, agreement or letter to support this.

### Superannuation

your most recent superannuation statement.

### Are you refinancing other loans?

**If this loan is to repay other loans/debts, please bring all:**

non-BOQ loan statements you're paying off, showing six consecutive months' repayment history (three months for credit cards). The most recent statement must be dated within the last three calendar months, and details of all costs and fees to pay out the loans and release any securities, and a copy of your latest home insurance policy.

### Are you buying a property?

**All of these:**

a copy of the signed 'Contract of Sale', and details of your Solicitor/Conveyancer, and proof of deposit.  
a copy of your home insurance policy for the property being purchased

### Are you building, renovating or extending?

**Copies of all of these:**

the signed 'Building Contract', and the council-approved plans and building specifications or builder's quote, and the builder's insurance coverage certificate of currency.

### Are you a First Home Owner?

bring identification and other documents specific to that application. The requirements vary by state, so please look this up online.