

Ensure the below documentation and information concerning the applicant(s) are included with your client's home loan application. You must sight all original documents (whether in paper or electronic form) before submitting them to MOVE Bank.

All tax file numbers and credit card numbers must be deleted / redacted from all documents prior to submission to MOVE Bank. Unredacted documents will be returned to Broker.

LOAN APPLICATION & CONSENTS

- Completed and signed Home Loan Application form
- Signed Credit Information Consent form
- Completed and signed Home Loan Application checklist and declaration (by the Broker)

SERVICING

- Servicing Calculator – MOVE Bank Loan Worksheet

IDENTIFICATION

- Certified copies of ID

PAYG INCOME

- Minimum last two (2) computer generated payslips

SELF EMPLOYED INCOME

- Last two (2) years personal taxation returns
- Last two (2) years ATO Notices of Assessment

RENTAL INCOME

- Recent rental income statement issued by the managing real estate agent

OTHER INCOME

- Current Centrelink family benefit entitlement statement
- Current child support statement

STATEMENTS

- Copy current three (3) months statement for transaction account (where income is deposited and for day-to-day use for household living expenses)
- Copy current statement not more than six (6) months old for existing home/personal/overdraft loans (if not captured in the credit report)
- Copy current statement not more than three (3) months old for existing credit cards (if not captured in the credit report)

PURCHASE

- Full copy of Contract of Sale

REFINANCE

- Copy current six (6) months loan statements for loans being refinanced (if not captured in the credit report)
- Copy current three (3) months account statements for credit card debt being refinanced (if not captured in the credit report)

CONFIRMATION OF EQUITY

- Evidence of funds to complete the purchase

LOANS WITH LVR >80%

- Evidence confirming deposit or savings contribution

DUTY OF DISCLOSURE

Information that must be disclosed to MOVE Bank includes, but is not limited to:

- Poor conduct on borrowers' loans
- Borrower's application previously referred to or declined by another lender
- Outstanding statutory obligations (e.g. Unpaid council rates or body corporate levies, taxes)
- Adverse credit report or credit history of borrower or any business of which the borrower is a related party
- Liabilities not disclosed by the borrower in the application
- If the borrower is not a citizen or permanent resident of Australia
- Advantageous purchases
- Borrower is employed by family members
- Any other non-compliance with the terms of this policy

Disclose information here – If no disclosure is required, please indicate NOT APPLICABLE

Any personal or employment relationship between any parties to the transaction, including but not limited to Borrower / Broker / Introducer / Vendor / Legal Representatives / Vendors Agents / Valuer must also be disclosed to MOVE Bank.

Was a meeting held with the applicant(s) face to face? Yes No*

*Where a face-to-face meeting or sighting of original documents did not occur, please disclose which documents were not sighted and how the documents were received.

Disclose information here – If no disclosure is required, please indicate NOT APPLICABLE

BROKER DECLARATION

- I confirm all applicable supporting documentation listed on the Home Loan Application Checklist has been obtained and enclosed/attached.
- I confirm that I have permanently deleted all tax file numbers from all records prior to application lodgement.
- I have disclosed to MOVE Bank every matter that I know, or could reasonably be expected to know, relevant to MOVE Bank's decision whether to accept the application for consumer credit.
- I verify that I have provided details of any personal or employment relationship between any parties to this transaction.
- I have made reasonable inquiries and can state that the product meets the borrower's requirements and objectives and is not unsuitable.
- I confirm that I will complete/organise to complete VOI prior to settlement.

Broker Name

Broker ID Code

Broker Signature

Date