

## Guarantor Documentation Checklist

To enable your Guarantor application to proceed smoothly and efficiently, please complete the application form and attach the following supporting documents for the loan:

### Proof of Living Expenses

- Most recent 3 months bank statements for all accounts other than Bank First, showing transaction & balance history as well as salary credits with the name of the guarantor's employer evident; and

### Proof of Income

#### PAYG Salary Wages:

- Most recent payslip including a minimum 3 months YTD breakdown of allowances, deductions, income and tax. For regular overtime or bonus payments, a copy of employment contract or PAYG payment summary may be required. Verbal confirmation will be sought from employer.

Additional documentation may be required to support your loan application. The following checklist is provided as a guide.

#### Self Employed:

If you are self employed, we require the following documents:

- Last two years Personal Tax returns and notice of assessment; and
- Last 2 years Partnership/Business/Trust/Company Tax Returns & Financial Statements (including Balance Sheet/ Profit & Loss Statement and where applicable a copy of Trust Deed).

Where the last two years tax returns including financials are older than 18 months, refer to Bank First for further information to be provided.

#### Landlords:

If you have an investment property, we require one of the following documents:

- Copy of the current Lease agreement; or
- Recent Rental Statement from Real Estate Agent within the last 30 days; or
- Where rental income will be derived from a new purchase or for an untenanted property, a rental appraisal needs to be supplied by a Real Estate Agent independent from the selling agent.

### Other:

- Government Payments – Family allowance/Pensions/ Childcare benefits require a Centrelink Benefit statement dated within the last 6 weeks, or 3 months statements confirming payments, or whole of pay to Bank First for 3 months.
- Maintenance – Child Support Agency assessment notice and 3 months current bank statements confirming regular payments.
- Superannuation/ESS Pension – Recent Superannuation statement showing makeup & balance of funds; and recent bank statements showing regular income over 3 months.

### Property being offered as security over Guarantee

- Where the security property is already mortgaged, home loan statements over the most recent 6 months showing the current balance and repayment history.
- Copy of Certificate of Title; and
- Most recent Council Rates Notice showing Capital Improved Value.