Supporting Documents Checklist

Broker Use Only

Note: Use this checklist for a smooth experience on your application.

MANDATORY FOR ALL APPLICATIONS

Refer to https://broker.pnbank.info/ for more information.

- [ ] Servicing Calculator/Submission Sheet, provided in Excel.
- [ ] Day to day transaction account statement/s for each loan party showing applicant/s details, salary credits and 30 days history (dated within the last 45 days).

*Wet signed Home Loan Application Form required when there is a guarantor.

SUPPORTING DOCUMENTS REQUIRED

REMINDER: Supporting documents **must** be dated within 45 days of application date and **must not** show tax file numbers.

Note: Please ensure the required documents are uploaded and attached to the application when submitting.

INCOME VERIFICATION

Refer to https://broker.pnbank.info/ for more information.

REMINDER: Check for deductions on payslips and note in application.

PAYG BASE SALARY	
3 months YTD and over:	☐ One most recent payslip showing **3** months Year To Date (YTD).
If YTD is less than 3 months or no YTD:	☐ Two most recent, consecutive payslips. **OR** ☐ One most recent payslip. **AND one of the following:** ☐ Last year's Income Statement. ☐ Last year's Income Tax Return and Notice of Assessment.

OVERTIME/ALLOWANCES	
Below 80% LVR or Non-LMI:	☐ One most recent payslip showing **3** months YTD.
Above 80%, LMI or less than 6 months YTD:	☐ One most recent payslip showing **3** months YTD. **AND one of the following:** ☐ Last year's Income Statement. ☐ Last year's Income Tax Return and Notice of Assessment.

BONUS/COMMISSION	
	☐ One most recent payslip. **AND one of the following:** ☐ Last 2 years' Income Statements. ☐ Last 2 years' Income Tax Returns and Notices of Assessment. ☐ Two payslips showing where bonus/commission income was paid. **NOTE:** If bonus/commission income is not shown separately on the two payslips, provide a letter from employer.
CASUAL	
Below 80% LVR or Non-LMI:	☐ One most recent payslip with YTD income. **And one of the following:** ☐ Last year's Income Statement. ☐ Last year's Income Tax Return and Notice of Assessment.
Above 80% LVR or LMI:	☐ One most recent payslip showing **3** months YTD. **And one of the following:** ☐ Last year's Income Statement. ☐ Last year's Income Tax Return and Notice of Assessment.
CONTRACT	
	☐ Current Employment Contract showing minimum 3 months remaining. ☐ One most recent payslip with YTD income. ☐ Last year's Income Statement.
FIFO/ROSTERED WORKING CYCLE	
3 months YTD and over:	☐ All payslips for the applicant's payment cycle. ☐ Last year's Income Statement.
If YTD is less than 3 months or no YTD:	☐ All payslips for the applicant's payment cycle. ☐ Employment Contract. ☐ Last year's Income Statement.
SELF EMPLOYED INCOME	
Below 80% LVR or Non-LMI:	**Sole Trader when self-employed for a minimum of 12 months:** ☐ Last year's Income Tax Return and Notice of Assessment. **Company/Trust/Partnerships when self-employed for a minimum of 12 months:** ☐ Last year's business/company/trust and personal Income Tax Return/s and Notice/s of Assessment. **NOTE:** all Income Tax Returns must include full business schedules, including depreciation if applicable.
Above 80% LVR or LMI:	☐ Last 2 year's personal Tax Returns and Notices of Assessment. ☐ Last 2 year's business/company/trust Tax Returns and Notices of Assessment. ☐ Trust Deed. **NOTE:** all Income Tax Returns must include full business schedules, including depreciation if applicable.
RENTAL INCOME	
	One of the following: ☐ All pages of the current executed lease agreement. ☐ Most recent monthly rental statement issued by property manager. ☐ Rental appraisal from an independent real estate agent. ☐ Current valuation report rental estimate. ☐ Tenancy clause from the current O&A/contract of sale. ☐ For a new purchase, a rental appraisal by independent real estate agent (not the selling agent).

GOVERNMENT ALLOWANCES	
	One of the following: ☐ Centrelink/Veteran Affairs statement no more than 45 days old. **NOTE:** Parenting Payment Single is to be included as taxable income). ☐ Last **3** months' transaction statements showing Centrelink/Veteran Affairs credits.

CHILD SUPPORT PAYMENTS	
REMINDER: This income source can only be used as a secondary income and cannot exceed 50% of the overall income used for servicing.	
CSA Registered:	☐ Current Child Support Agreement (CSA). ☐ Last **3** months' transaction statements showing regular child support payments.
Non-CSA/Private agreement: **(below 80% LVR)**	☐ Last **6** months' transaction statements showing regular child support payments.

EXIT STRATEGY & AGE PLUS TERM

If age plus loan term is greater than 70yrs:	☐ Complete the exit strategy requirements in ApplyOnline Compliance Tab. **If one or both applicants are aged over 55yrs at time of application:** ☐ Complete the super and amortisation tab in the Servicing Calculator/Submission Sheet. ☐ Current superannuation statement required if loan greater than superannuation balance.

LOAN TYPE

Refer to https://broker.pnbank.info/ for more information.

PURCHASE	
	☐ Offer and Acceptance (fully signed, inc. all annexures). ☐ First Home Owner Grant application, if applicable.

CONSTRUCTION	
	☐ Fully signed fixed price building contract, specifications and addenda. ☐ Final building plans.

PURCHASE & CONSTRUCTION	
Above 80% LVR or LMI:	☐ Evidence of deposit paid showing the amount, payee's name, and address of the property. ☐ Evidence of funds to complete purchase.

REFINANCE & DEBT CONSOLIDATION	
REMINDER: Statements may not be required where Repayment History Information (RHI) within tolerances is evident in the Credit File.	
Below 80% LVR or Non-LMI:	**If Repayment History Information is NOT evident:** ☐ Last **3** months' statements required for Home & Personal Loans and Credit Cards. **If Repayment History Information IS evident (Credit Cards only):** ☐ Current payout or current statement required.
Above 80% LVR or LMI:	**If Repayment History Information is NOT evident:** ☐ Last **6** months' statements for Home and Personal Loans. ☐ Last **3** months' statements for Credit Cards.

FIXED RATE	
	☐ Fixed Rate Lock Request Form required for all Fixed Rate applications.

LMI

Refer to https://broker.pnbank.info/ for more information.

GENUINE SAVINGS for over 90% LVR

One of the following:

- [ ] Last **3** month's bank statements including term deposits.
- [ ] For shares, a document evidencing ownership for **3** months.
- [ ] For equity in real estate, provide rates notice, OFI loan approval or settlement statement.

If applicant is a First Home Buyer:

- [ ] Last **6** months' rental statements from the real estate agent.

OR

- [ ] Last **6** months' transaction statements showing rental payments made, if private agreement.
- [ ] Copy of the Tenancy Agreement.

NOTE: Must evidence 5% genuine savings.

NON-GENUINE SAVINGS over 90% LVR

- [ ] Last **6** month's statements for all liabilities.

AND

- [ ] Last **6** month's rental statement confirming good conduct from the real estate agent.

OR

- [ ] A Statutory Declaration for a private agreement.

NOTE: Both required when 5% genuine savings is not evidenced.

Identification Guide

Category	Identification Requirements - VOI (One of the categories)	VOI Compliant	AML Compliant
1.	1. Australian Passport or Foreign Passport **PLUS** 2. Australian Drivers Licence or Australian Proof of Age Card (with Photo)	✔	✔
2.	1. Australian Passport or Foreign Passport **PLUS** 2. Birth or Citizenship or Descent Certificate or Resident Visa (with change of name or marriage certificate if necessary) **PLUS** 3. Medicare or Centrelink or Department of Veterans Affairs (DVA) Card	✔	✔
3.	1. Australian Drivers Licence or Australian Proof of Age Card with Photo **PLUS** 2. Birth or Citizenship or Descent Certificate or Resident Visa (with change of name or marriage certificate if necessary) **PLUS** 3. Medicare or Centrelink or Department of Veterans Affairs (DVA) Card	✔	✔
4.	1. Declaration of Identity **PLUS** 2. Birth or Citizenship or Descent Certificate or Resident Visa (with change of name or marriage certificate if necessary) **PLUS** 3. Medicare or Centrelink or Department of Veterans Affairs (DVA) Card	✔	✗

Identification Requirements - AML (One of the categories)	
Category 1	**Category 2**
ONE OF THE FOLLOWING: 1. Current Australian Drivers Licence 2. Current within the preceding two years (not cancelled) Australian Passport 3. Current Australian Proof of Age Card 4. Current (not cancelled)Foreign Passport*	**ONE OF THE FOLLOWING (REQUIRED):** 1. Australian Birth Certificate or extract 2. Foreign Birth Certificate or extract* 3. Australian Citizenship Certificate 4. Foreign Citizenship Certificate* 5. Current Concession card as defined by the Social Security Act 1991 **AND ONE OF THE FOLLOWING:** 1. A notice issued to the individual that contains the name of the individual and their residential address by: – the Australian Taxation Office within the preceding 12 months that records a debt relating to taxation; – a local government body or utilities provider within the preceding 3 months that records the provision of services to that address or to that person; – Commonwealth, State or Territory within the preceding 12 months showing a financial benefit.

All mortgage applicants must be identified under AML/CTF legislation either through an existing AML/CTF check or a new one. It is the responsibility of the broker / consultant to identify during the application process and determine if full VOI is required.

Loan Type	Existing Member	AML	Full VOI
Internal/External Refinance/Top Up	Yes	**Existing AML sufficient**	
External Refinance (Like for Like) **No change to parties on contract**	No	**New AML required**	
Internal/External Refinance/Top Up **Any changes to parties on contract**	Both	**New AML required**	**Yes (for changed party)**
Purchase	Yes	**Existing AML sufficient**	
Purchase	No	**New AML required**	**Yes**
Reverse Mortgage	Yes	**Existing AML sufficient**	
Reverse Mortgage	No	**New AML required**	

Please Note: An existing member is defined as holding an account with P&N for no less than 3 months and showing transactional activity. If this is not the case then the member should be treated as a new member.

* Please ensure foreign documents (if not in English) are accompanied by an English translation prepared by a translator accredited by the National Accreditation Authority for Translators and Interpreters (NAATI).