



WHAT WE NEED FROM YOU TO GET YOU DRIVING SOONER.

We pride ourselves on ensuring you drive away with finance that suits you; guiding you along your journey is our priority. To help you prepare for your visit to the dealership, and get you into your Ultimate Driving Machine sooner, we've created a checklist of key information we may need you to bring so that we can process your finance application.

The following information is intended for individual customers who are considering a loan in their own name and is not exhaustive. Additional or different requirements may also apply for trustee or corporate borrowers.

IDENTIFICATION.

Are you an Australian Citizen or Permanent Resident?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If so, we will need:	Provided	
Your current Driver Licence		<input type="checkbox"/>
Or your current Passport		<input type="checkbox"/>
Are you a Visa holder?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If so, we will need:	Provided	
Your current Passport		<input type="checkbox"/>
Your current Australian Visa		<input type="checkbox"/>
Your current Driver Licence		<input type="checkbox"/>

INCOME.

Are you an employee?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If so, we will need:	Provided	
Your last 3 months' payslips with year to date (YTD) income noted		<input type="checkbox"/>
<small>If you aren't able to provide this, please speak to your Business Manager about the alternatives.</small>		
Are you self-employed?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If so, we will need:	Provided	
Your most recent Tax Return		<input type="checkbox"/>
If the Tax Return is older than 18 months then we will also need your most recent BAS Statement		<input type="checkbox"/>
Or a current letter from your Accountant confirming the last financial year's taxable income.		<input type="checkbox"/>
Your Business Manager can advise the exact details required.		
Are you casually employed, a contractor or on probation?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
If so, we will need:	Provided	
Your most recent Tax Return		<input type="checkbox"/>
Your most recent payslip with your monthly income and YTD income noted (less than 6 weeks old)		<input type="checkbox"/>
And other additional information to verify your income		<input type="checkbox"/>
<small>Your Business Manager will advise what other information may be needed.</small>		

Do you receive any other income such as rent or investment income?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If so, we will need: **Provided**

A statement from the real estate agent confirming the monthly income from the investment property

Or bank statements confirming the monthly income

Are you a self-funded retiree?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If so, we will need: **Provided**

Proof of current income such as your latest superannuation statement

GENERAL LIVING EXPENSES.

If we need you to verify your general living expenses, we may need: **Provided**

Last 3 months' worth of bank statements:

- From your main transaction account (in your name)
- Dated within the last 6 weeks

Showing:

- Current balance
- BSB & account number

If you share your expenses, have dependants or expect any significant changes in your circumstances over the term of the loan we may ask you to verify these circumstances.

Do you have a mortgage or personal loan?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If so, we will need: **Provided**

Your most recent loan statement

We may also need information on:

Your monthly repayment amount

The interest only period of your loan (if applicable)

The fixed and variable rate portions of your loan (if applicable)

If you have any credit cards or other loans we may need to know how much you are currently repaying.

ASSETS.

Do you have cash or any other assets?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
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If so, we may require the following: **Provided**

Bank statements showing current balance

Other documentation may be required, your Business Manager will advise what is needed.

WHAT'S NEXT?

Based on all of the information you have provided, we will also obtain your credit report to review your credit history, and advise you of any further information required. If you want to know what your credit report looks like simply visit mycreditfile.com.au.

If you would like to know any more about the loan application process please do not hesitate to ask your Business Manager.