

Home Loan Application Checklist

Broker Use Only



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 must be deleted from all documents prior to submission to MOVE Bank.

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 calculation worksheet
Living expenses calculator (part of the Servicing calculation worksheet)

Identification

Certified copies of 100 points of ID

Credit check (not compulsory)

Certified copies of 100 points of ID

PAYG income

Minimum 2 computer generated payslips (must include minimum 3 months YTD breakdown for overtime)

Self employed income (non preferred)

Last 2 years personal taxation returns which must be supported by accountant verification
Last 2 years ATO tax assessment notices

Rental income

Copy current 2 months rental income statement issued by the managing real estate agent or rental agreement

Other income

Family benefit entitlement statement
Child support statement

Statements

Copy current statement not more than 6 months old for existing home/personal/overdraft loans
Copy current statement not more than 3 months old for existing credit cards
Copy current 3 months account statement for transaction account or
Transaction statement via Brokerflow reference:

Purchase

Full copy of contract of sale

Refinance

Copy current 6 months loan statements for loans being refinanced
Copy current 3 months account statements for credit card debt being refinanced

Confirmation of equity

Evidence of funds to complete the purchase

Loans with LVR >80%

Evidence confirming deposit and/or genuine savings contribution

Duty of disclosure

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

- Poor conduct on borrowers' loans
- Borrowers application previously referred to or declined by another lender
- Outstanding statutory obligations (eg. 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

Do you need to disclose any information to MOVE Bank in relation to this application? Yes Not applicable
If yes, provide details

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.

Do you need to disclose any information to MOVE Bank in relation to this application? Yes Not applicable
If yes, provide details

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

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

Please disclose information here OR confirm that no disclosure was required below

Disclosure not applicable

Broker declaration

I confirm all applicable supporting documentation listed on the Home Loan Application Checklist have 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:

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