MoveBank | # Home Loan Application Checklist

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 MoveBank.

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

Loan Application and Consent

- ☐ Completed and signed Home Loan Application form
- ☐ Signed Credit Information Consent form
- ☐ Signed Consent to Complete Online ID form
- ☐ Completed and signed Home Loan Application checklist and declaration (by the Broker)
- ☐ A digital audit trail page is required if documents are digitally signed

Servicing

- ☐ Servicing Calculator - MoveBank Loan Worksheet

Identification

- ☐ Broker certified copies of ID (AML Check requires two of these ID's: Passport, Driver Licence or Medicare Card)
- ☐ Broker certified copy of Change of Name document if applicable (Marriage Certificate, Change of Name)

PAYG Income

- ☐ Two (2) consecutive computer-generated payslips (dated <1mth if paid weekly, <2mths if fortnightly, <3mths if monthly)

Self Employed Income

- ☐ Last two (2) years personal and company taxation returns and financials
- ☐ 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 – Review of Living Expenses

- ☐ Copy current 90 days statement for transaction account/s (where income is deposited and for day-to-day use for household living expenses). Recent statement - issued within last 30 days.

Purchases

- ☐ Full copy of Contract of Sale

Refinance

(statement required if existing liability is not captured in the comprehensive credit report)

- ☐ Copy current six (6) months loan statements for loans being refinanced
- ☐ Copy current three (3) months account statements for credit card debt being refinanced
- ☐ Copy current Council Rate Notice for property offered as security

Confirmation of Equity

- ☐ Evidence confirming deposit or savings contribution for funds to complete (if a purchase)

Loans with LMI

- ☐ Confirmation of base loan amount is required (include base loan and LMI premium in broker notes)
- ☐ If LVR > 90%, at least 5% of purchase price must be provided by the borrower (from an acceptable source)

Duty of Disclosure

Information that must be disclosed to MoveBank 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 MoveBank.

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 and credit card numbers from all records prior to application lodgement.
- ☐ I have disclosed to MoveBank every matter that I know, or could reasonably be expected to know, relevant to MoveBank'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 am aware MoveBank will provide the applicants with an IDVerse link to self-verify their identity prior to settlement.

Broker Name	Broker ID Code

Broker Signature	Date