



Auto Finance Documents Checklist

Credit Submission

Application form/Application summary

Signed privacy consent form

Serviceability worksheet

Formal Approval notes

Verification of Identity Form

100 points IDs

Driver Licence

Passport or Birth Certificate/ Citizenship Certificate + Medicare

Visa page/ approval for non-resident applicants

Income

1. PAYG:

2 most recent payslips (no older than 14 days)

Most recent year of Payment Summary (if casual, receiving overtime, commissions, allowances) – If Bonus income is used: most recent 2 years of PAYG Summary is required

If part-time, please provide employment letter/ contract to confirm contracted working hours

2. Self – employed:

Latest 2 years personal tax return + NOA

Latest 2 years business (Company/ Trust/ Partnership) tax returns with financial statements included

3. Other income:

Rental income: Most recent rental income statement or Copy of Lease Agreement

FTB: Centrelink letter

Evidence of additional income: dividends, investment income...

Child Support: Court order or child support agency letter, bank statement showing 6 months credits

Assets & Liabilities

Deposit Receipts for any deposit paid

Council Rates for existing properties

Most recent 3 months banks statement for: savings, salary credits, daily expenses (no older than 14 days)

Most recent 3 months home loan statements (no older than 14 days)

Most recent 1 months of all car loan, personal loan, credit cards, business loan, Afterpay, Zippay... (no older than 30 days)

Most recent HECS/ HELP statement (can be printed out from MyGov account)

Evidence of any additional funds to complete

Security

Proof of comprehensive car insurance (prior to settlement)

1. Purchase through Dealer:

A dealer invoice or contract of sale (contains address, contact numbers and ABN).

2. Private purchase:

The vehicle VIN or chassis number.

The year, make and model of the car.

Information on the vehicle's registration and expiry date

Invoice

Seller's Driver Licence & Bank Details