

# Application Hints and Tips

Help us to help you! To ensure we can progress your applications without delay, please ensure you always include the following information and documents

	Done
LOAN STRUCTURE and LOAN PURPOSE: Loan structure is clearly outlined in the application diary notes and matches details input into the online application. Where unusual circumstances exist, I have provided extra detail in the attached coversheet	<input type="checkbox"/>
Customer's FULL LEGAL NAME and DATE OF BIRTH has been input <i>Note: Where there has been a name change that a marriage cert or other evidence is supplied</i>	<input type="checkbox"/>
APPLICATION FORM Application form has been signed and dated by <b>you</b> in the witness application section	<input type="checkbox"/>
RESPONSIBLE LENDING questions have been accurately completed electronically via Apply Online, eApp or ANZ's online application	<input type="checkbox"/>
INCOME: • PAYG: Payslip from within 60 days from the date of the statement of financial position • Self employed: 1 years personal tax return, business tax return, ATO Lodgement and the corresponding financials (must be no more than 18 months old) • Lo Doc 60: Latest 12 months BAS statements with acceptable ATO Lodgement evidence, PLUS either an Lo Doc Declaration and Accountants covering letter OR the Lo Doc qualifier print out	<input type="checkbox"/>
STATEMENT OF FINANCIAL POSITION has been signed and dated by all customers and includes all assets, liabilities, income and expenditure. <i>Note: A separate statement of financial position is to be completed by each applicant unless married or defacto</i>	<input type="checkbox"/>
Contract of Sale/Offer and Acceptance (WA): Fully signed, including title details, annexure and special conditions. <i>Note: Front page in NSW only (title details have been supplied, if known)</i>	<input type="checkbox"/>
REFINANCES: Last 3 months' statements, confirming satisfactory conduct. <i>No older than 60 days from date of application</i>	<input type="checkbox"/>
GENUINE SAVINGS: the source of all genuine savings has been clearly summarised in application notes and is reflected in the customers statement of financial position	<input type="checkbox"/>

## Questions?



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Call 1800 812 785 or your ANZ Business Development Manager