

## What documents do I need to provide?

To help make the application process as quick and easy as possible, complete this checklist to find out what documents you will need to have ready to apply for a NAB home loan. All documents you provide must be either the **original** or a **certified copy**, and all letters must be typed. In the case of electronic statements it is acceptable to provide a copy that is not certified. Bear in mind that this checklist is only a guide. Your banker will let you know if your personal circumstances mean that other documents are required.

### 1. Identification for NEW to NAB customers (100 point identification check)

Suitable documents include:

- One primary photographic (e.g. passport, drivers licence, proof of age card); **or**
- One primary non-photographic (e.g. birth certificate, citizenship certificate)

**AND**

- One secondary document (e.g. Medicare card, rates notice or utility bill (no more than 3 months old), ATO notice of assessment (no more than 12 months old))

For more document options, please ask your banker.

### 2. What you earn

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| Salary | <input type="checkbox"/> A current bank statement no older than two months showing the last 2 salary payments and the employer's name (internet banking transaction listings not acceptable); <b>or</b><br><input type="checkbox"/> 2 of your last 3 payslips (the latest payslip must not be more than 2 months old); <b>or</b><br><input type="checkbox"/> A letter from your employer (on a company letterhead) detailing your name, length of employment and income details <b>and</b> either 1 payslip or a bank statement showing 1 salary payment (not more than 1 month old);<br><input type="checkbox"/> <b>Casual workers only:</b> your group certificate or your ATO notice of assessment for the last financial year |
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| Existing/proposed rental income | <input type="checkbox"/> A current bank statement no older than three months showing at least two direct credits identifiable as rental income; <b>or</b><br><input type="checkbox"/> A current executed lease agreement; <b>or</b><br><input type="checkbox"/> A rental statement showing a minimum one month of rental payments; <b>or</b><br><input type="checkbox"/> A rental property schedule contained in a current tax return no older than 2 years and either prepared by tax agent or containing evidence of lodgment to ATO; <b>or</b><br><input type="checkbox"/> A letter from the real estate agent managing the property which provides details of the property, the property owner, length of time the property has been leased and the current and/or proposed rental income |
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| Shares, managed investments and other income producing assets | <input type="checkbox"/> A shareholding certificate <b>or</b> current dividend statement/notice; <b>or</b><br><input type="checkbox"/> A letter from your NAB Group financial planner confirming your income (if applicable); <b>or</b><br><input type="checkbox"/> A bank statement no older than 2 months showing direct credits as investment income; <b>or</b><br><input type="checkbox"/> The most recent tax return no older than 2 years and either prepared by a tax agent or containing evidence of lodgment to ATO |
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| Government income (e.g. Centrelink and/or Veterans' Affairs) | <input type="checkbox"/> A current Centrelink statement; <b>or</b><br><input type="checkbox"/> A current bank statement no older than three months showing direct credits identifiable as the government allowance |
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| Superannuation – if you receive income from your Superannuation Fund | <input type="checkbox"/> A current superannuation fund statement; <b>or</b><br><input type="checkbox"/> A current bank statement showing the regular income from the superannuation investment; <b>or</b><br><input type="checkbox"/> A letter from your NAB Group financial planner confirming your income (if applicable) |
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| Self employed/ Trust income | <input type="checkbox"/> Your accountant's details (name, accounting firm and phone number)<br><input type="checkbox"/> The last 2 years Financial Statements |
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### 3. What you own

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| Savings that are not kept in a NAB account, shares, property or other assets | <input type="checkbox"/> Details of balances or values |
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### 3. What you own (continued)

Are you contributing any of these assets towards your purchase?  Documentary evidence of these assets e.g. bank account statements, sale of asset proceeds, contract of sale showing deposit paid

### 4. What you owe

Loans, credit cards, store cards, leases and other personal debts that are NOT with NAB  Details of the card limits, loan balance(s) and repayment amounts

Refinancing any of this debt?  For credit cards being refinanced, 3 (consecutive) months of statements (the latest statement must not be more than three months old)  
 For all other lending being refinanced, 6 (consecutive) months of full statements (the most recent statement must not be more than 1 month old)

### 5. Residential status

If currently renting  Details of real estate agent (or owner of property) and contact details (including phone numbers)

### 6. Additional items

First Home Owner Grant?  Completed First Home Owner Grant (FHOG) application (available from us or via [www.firsthome.gov.au](http://www.firsthome.gov.au)), together with supporting documents as specified in the FHOG application

Purchasing a property? If you have already purchased/found your property and have the following:  
 Solicitor's/conveyancer's details (name, address, email address and phone number)  
 Copy of fully executed Contract of Sale (signed & dated with full legal names by both vendor and purchaser)  
 Copy of Transfer of Land

Building a property? If you have already negotiated a contract:  
 *If owner builder:*

- Copy of Quantity Surveyor Report;
- Detailed outline of full construction costs that includes progressive payment schedule, contingency/overrun and time schedule presented in a format acceptable to NAB;
- Copies of all quotations/invoices/estimates for building costs and timelines;
- Copy of soil test and Quantity Surveyor's comments;
- For Northern Territory properties - copy of Home Building Certification Fund (HBCF) Owner-Builders Policy

 *If not owner builder:* copy of the signed Building contract, copy of Home Warranty Insurance (if available) and copy of Building Specification  
 Building Permit or Council approved plans  
 Evidence of Builder "All Risk" Construction and Public Liability Insurance details (if available)

Receiving a gift (money) to help you purchase your home?  *If you need to repay the money:* a statutory declaration letter from the person providing the money with the details of your repayment plan  
 *If you don't need to repay the money:* a statutory declaration letter from the person providing the money stating who the gift is for, the purpose of the gift and that it is a non refundable gift (signed & dated)

Do you have a guarantor?  Your guarantor will **also** need to go through this checklist individually

Joint application?  All applicants will need to go through this checklist individually

If you need more information:

- Call us on **13 13 12**
- Visit your local NAB branch: go to [nab.com.au/branch](http://nab.com.au/branch) to locate a branch closest to you.
- To make an appointment with our Home Loan specialists, call **13 13 12** or visit [nab.com.au/appointment](http://nab.com.au/appointment).