

Supporting Document Checklist

Please check the appropriate boxes below to indicate that supporting documentation has been provided for the application. Refer to the Credit Guidelines Booklet for detailed information. Note: You must ensure that all Tax File numbers have been removed from all supporting documentation.

SUBMISSION STANDARDS FOR ASSESSMENT

NOTE: For the application to proceed for credit assessment all of the applicable documents outlined below must be provided.

- **Loan Application Form including Privacy Notice and Consent** – Fully completed, signed* and dated by each applicant.
- **Verification of identity PDF report generated via IDyou or ZIPid** – If customer has performed ID check at Australia Post please make note in the submission notes. Identity documents provided must show the customers full legal name as per the application. ID must be valid, with exception of Australian Passports – acceptable if expired within the past 2 years.
- **Submission Notes**
 - Broker Notes: with clear purpose, direction of cash out, advice regarding pre & post deductions and adverse conduct.
 - Copy of approved scenario exception (if applicable)
- **Income Verification Documents** – refer below for each income type used for serviceability. Remove all Tax File Numbers (TFNs) prior to submission. COVID-19 income commentary must be provided with every application submission.
- **Complete COVID-19 Commentary** – complete and attach COVID-19 Commentary form in ApplyOnline/LoanApp or add notes to the application submission notes (refer to questions at the end of this checklist).
- **Upfront Valuation** – pre-ordered and a valuation report included with credit submission (except for pre-approvals and construction loans if there is no contract to build inclusive of a progress payment schedule). Note: an AVM valuation not acceptable for applications involving LMI.
- **Refinance Documents** – for incoming refinances only. Refer below for documentation required.
- **Contract of Sale Document** – for purchases only. Refer below for documentation required. Not required for pre-approvals or refinances.
- **Co-borrower Acknowledgment Form** – for co-borrower applications where a borrower is not receiving a substantial benefit from the loan funds (being use of at least 25% or if more than four borrowers, an equal share of the loan funds). Refer to below for documentation required.
- **Genuine Savings (where base LVR > 90%) / Funds to complete (where LVR > 80%), if applicable** – as outlined below in Genuine Contributions (Genuine Savings) / Funds to Complete section.
- **Construction, if applicable** – as outlined below in 'Construction' section.
- **Mandatory repayment at retirement verification documents** – for imminently retiring customers. Refer below for documentation required.

*NOTE: Electronic/Digital signatures are only accepted using the eSign capability offered via LoanApp and ApplyOnline. No other form of electronic signature is acceptable. If eSign is not used, ensure the signature is conducted via pen to paper.

DOCUMENTATION VERIFICATION REQUIREMENTS

Document Type	Supporting Evidence
PAYG Permanent Employment Income	<p>One of the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> One computer generated payslip, with the most recent payment no older than 21 days from application submission date (30 days for monthly pay), with YTD showing at least 2 pay cycles; OR <input type="checkbox"/> If YTD does not cover 2 pay cycles, 2 of the last 3 computer generated payslips, the latest one no older than 21 days from application submission date (30 days for monthly pay); OR <input type="checkbox"/> Bank Statement(s) or transaction listing(s), showing the last 2 salary credits with the most recent salary credit no older than 21 days from the application submission date (30 days for monthly pay). <p>Note: Where salary credits are inconsistent and variance is >20%, provide payslips to support bank statements/transaction listings.</p>
PAYG Allowances	<ul style="list-style-type: none"> <input type="checkbox"/> 2 consecutive computer generated payslips, with the most recent payment no older than 21 days from application submission date (30 days for monthly pay), to confirm allowances are ongoing.
PAYG Casual and Contract income	<p>One of the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Bank statement(s) and transaction listing(s) with the most recent credit no older than 21 days from application submission date (30 days for monthly pay), evidencing employment income for a period of at least 6 months; OR <input type="checkbox"/> Computer generated payslip, with the most recent payment no older than 21 days from application submission date (30 days for monthly pay), reporting a minimum of 6 months YTD figure; OR <input type="checkbox"/> Where Payslip YTD reports a figure under 6 months obtain: computer generated payslips and PAYG Payment Summary or Personal Tax Return for the last financial year
Overtime and Commission income	<ul style="list-style-type: none"> <input type="checkbox"/> Computer generated payslip, reporting a minimum of 6 months YTD figure, which has at the application submission date the most recent payment no older than: <ul style="list-style-type: none"> – 21 days for weekly/fortnightly/bi-monthly payments; OR – 30 days for monthly payments; OR – 90 days for payments greater than monthly. <input type="checkbox"/> Where Payslip YTD reports a figure under 6 months, provide most recent: <ul style="list-style-type: none"> – 6 months of computer generated payslips; OR – PAYG Payment Summary; OR – Personal Tax Return for the last financial year; OR – Signed contract of employment or letter of offer that specifies regular overtime
Bonus income (from 2 most recent financial years)	<p>One of the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Bank Statement(s) and/or transaction listing(s) with the most recent credit no older than 21 days from application submission date (30 days for monthly pay) that evidence receipt of the bonus payments; OR <input type="checkbox"/> Payslips that evidence receipt of the bonus payments; OR <input type="checkbox"/> Reward statements issued by the employer that evidence receipt of the bonus payments; OR <input type="checkbox"/> Payment summaries or tax returns which evidence total income above the customers calculated base salary; OR <input type="checkbox"/> Signed letter from the employer detailing the bonus payment amounts paid <p>Note: For bank statements and transaction listings, only the pages evidencing the payments are required, not the full 2 year period</p>
Self-employed Income (Evidence the flow of income from trading entities to individual)	<ul style="list-style-type: none"> <input type="checkbox"/> Most recent two years taxation returns (applicable for): <ul style="list-style-type: none"> – Individual (ie: Sole Trader/Proprietor) – Partnership – Trust – Company <p>AND</p> <ul style="list-style-type: none"> <input type="checkbox"/> ATO Assessment Notice for most recent income tax return; OR <input type="checkbox"/> Balance Sheet and Profit and Loss statements for last 2 financial years, accountant prepared or audited <p>Note: Financial details are acceptable for 21 months from the end of the relevant financial period</p> <p>Note: An ATO Assessment Notice for individuals or ATO Portal – Itemised Account for Companies must be provided for the most recent income tax return or evidence of ATO Lodgement where it is yet to be obtained</p>
New Rental Income (owning or purchasing a property with no existing tenant but intending to lease)	<p>One of the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Copy of the current executed lease agreement; OR <input type="checkbox"/> Market appraisal contained in valuation dated within 90 days*; OR <input type="checkbox"/> Market appraisal from a registered real estate agent dated within 90 days* and on Agents letterhead displaying property address

Document Type	Supporting Evidence
Existing Rental Income (owning or purchasing a property which is currently tenanted and earning an income)	<p>One of the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Rental property schedule contained in current tax return, no more than 2 years old as evidenced through lodgement with ATO; OR <input type="checkbox"/> Copy of current executed lease agreement (can include a Contract of Sale - Rental Schedule if purchase property is currently tenanted); OR <input type="checkbox"/> Copy of rental receipt issued by the real estate agent that is not more than 90 days* old showing 4 weeks of rental payments; OR <input type="checkbox"/> Bank Statement(s) or transaction listing(s) no older than 90 days* showing at least 2 direct credits. The credits must be identifiable as rental income <input type="checkbox"/> Where the property is not mortgaged to NAB, a rates notice must be supplied to evidence the customers ownership of the property.
Investment Income (Interest and Dividends) – Income from Publicly listed shares, Managed investments, interest bearing deposits or any other income producing asset	<p>One of the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Shareholding certificate or current dividend statement or notice <input type="checkbox"/> Managed Fund current statement or notice <input type="checkbox"/> Letter from a financial planner with the NAB Group. <input type="checkbox"/> Bank statement or internet banking transaction listing that identifies at least two direct credits as investment income <input type="checkbox"/> Share Registry advice <input type="checkbox"/> Term Deposit certificate <input type="checkbox"/> The most recent tax return (must be no more than two years old and either prepared by a tax agent or containing evidence of lodgement to ATO)
Income from shares held in a Private Australian company or Discretionary Trust Distributions	<p>One of the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> 2 years of tax returns prepared by tax agent or containing evidence of lodgment to ATO most recent tax return no more than 2 years old; OR <input type="checkbox"/> Bank statement(s) or transaction listing(s) no older than 90 days* and showing 2 years of income
Other Income	<ul style="list-style-type: none"> <input type="checkbox"/> Government benefits – Government letter or bank statement(s) or transaction listing(s), no older than 90 days*, showing 6 months of payments received, verifying government benefit in narrative. <input type="checkbox"/> Child Support – Child Support Agency Letter confirming receipt of payment for next 5 years <p>PLUS</p> <p>Bank statement(s), no older than 90 days*, showing 6 months of payments received</p> <ul style="list-style-type: none"> <input type="checkbox"/> Superannuation – One (or combination) of the following: <ul style="list-style-type: none"> – Bank statement or transaction listing no older than 90 days* from the superannuation fund – Superannuation Fund Statement or Letter no older than 90 days* over a 3 month period – Financial Statements (eg: SMSF) – Letter from Financial Planner / Advisor <p>Note: Some Government Benefit Payments have specific eligibility criteria – refer to Credit Guidelines Booklet</p> <p>Note: Where income drawings are less frequent (e.g. quarterly, half yearly, yearly) for superannuation income, provide 12 months payment period</p>
Construction	<ul style="list-style-type: none"> <input type="checkbox"/> Upon completion valuation. (except if pre-approval or if there is no contract to build inclusive of a progress payment schedule). <input type="checkbox"/> Copy of Fixed Price Building Contract Variations fully executed by all parties and/or additional quotes for “out of contracts” items. <input type="checkbox"/> Where FHOG amount is required at settlement – Authority to use FHOG and Other Government Grants form for payment at land settlement - Fully completed, signed* and dated by each applicant. <input type="checkbox"/> Evidence of builders deposit receipts paid prior to settlement – where applicable. <input type="checkbox"/> Prior to first progress payment, must provide: <ul style="list-style-type: none"> – Council approved plans and specifications – Builders All Risk Insurance – Home Owners Warranty Certificate <p>Note: Preparation, Deposit and Base stages cannot exceed 20% of total building contract costs, and final stage completion must be min. 10% of total building contact</p>
Genuine Contributions (Genuine Savings) / Funds to Complete	<ul style="list-style-type: none"> <input type="checkbox"/> Funds to Complete Evidence of funds to complete when the LVR exceeds 80%.¹ <input type="checkbox"/> Genuine Savings Evidence of minimum 5% of Purchase Price is to be verified as genuine contribution (savings) for loans with a base LVR above 90% or First Home Buyer Loans supported by Government Guarantee (eg. bank statements).¹ <p>¹ Refer to Credit Guidelines Booklet under Customer Contribution / Genuine Contributions (Genuine Savings) section for full details on verification requirements.</p>

*Documents must be no older than 90 days as at the application submission date.

Document Type	Supporting Evidence
External mortgage debt (not being refinanced)	<div><input type="checkbox"/> Loan statement, Internet account summary, Internet transaction listing or other document (e.g. loan contract), no older than 6 months that evidences the:<ul style="list-style-type: none">– loan limit; and– interest rate; and– expiry date of loan term or remaining period of loan term (excluding line of credit facilities)– For IO loans obtain expiry date or remaining IO period</div> <div>Note: Expiry dates or remaining loan term can be verified by bank issued documents where the account number/reference number can be reconciled with any of the above.</div>
Purchases	<div><input type="checkbox"/> Fully executed Contract of Sale including special conditions (signed by all parties)</div> <div><input type="checkbox"/> Copy of deposit receipt (where deposit funds are required to complete purchase or LVR > 80%)</div> <div>Note: For NSW and ACT - Contract of Sale must be signed and dated by at least one party Purchaser or Vendor. Where an unsigned contract of sale is to be provided, then this must be accompanied with a signed Sales Advice notice (letterhead, dated, details of transaction and parties) from agent.</div>
Refinances	<div><input type="checkbox"/> 6 months bank statement(s)/ transaction listing(s), no older than 90 days from application submission date for loan(s) being refinanced</div> <div><input type="checkbox"/> Last 3 months credit card(s) statements for cards being refinanced (showing name, card limit, and balance)</div> <div><input type="checkbox"/> Signed Discharge Authority Form (outgoing lender)</div>
First Home Owners Grant (FHOG)	<div><input type="checkbox"/> Original and executed FHOG application forms (if applicable).</div> <div><input type="checkbox"/> Authority to use FHOG and Other Government Grants form for payment at land settlement (if applicable).</div> <div>Fully completed, signed and dated by each applicant.</div> <div>Email scanned copies of the documents to: ACL@advantedge.com.au</div> <div>Post documents (TAS only) to: FHOG Department, PO Box 626, Collins Street West, Melbourne, VIC, 8007</div>
Applications involving cash out	<div><input type="checkbox"/> Must have documentary evidence for purpose of cash out, if:<ul style="list-style-type: none">– LVR exceeds 80%; OR– Cash out is > \$250,000; OR– Funds are to repay Tax Office Debt Repayments / Arrears</div> <div>Note: No residual balance should still remain or be outstanding. Refer to Credit Guidelines Booklet.</div> <div><input type="checkbox"/> Detailed Submission notes regarding the amount and purpose of the cash out.</div>
Repayment at Retirement	100% Financial Assets to Home Loan Limit/s at Drawdown <div><input type="checkbox"/> Most recent valuation held for current property (if not already held by Lender); OR</div> <div><input type="checkbox"/> Rates notice of current property (no older than 12 months); OR</div> <div><input type="checkbox"/> Bank account statement and/or term deposit certificate (no older than 90 days); OR</div> <div><input type="checkbox"/> Share statements / online trading account statements (no older than 12 months); OR</div> <div><input type="checkbox"/> Most recently issued superannuation statement (no older than 12 months); OR</div> <div><input type="checkbox"/> A letter from a financial planner which states the balance of the customer's super fund (no older than 12 months); OR</div> <div><input type="checkbox"/> Financial statements (e.g. SMSF, company/business, trust)^; OR</div> <div><input type="checkbox"/> Copy of non-listed company or business balance sheet that the customer(s) holds an interest in, which shows the entity net asset/equity value^. Note: value attributed should align with customer's entitlement i.e. % of ownership; OR</div> <div><input type="checkbox"/> Beneficial ownership of a trust where customer is (a) a trustee who controls the distributions from a trust to beneficiaries or (b) a named trust beneficiary who receives trust income distribution/s:<div><input type="checkbox"/> Schedule of beneficiaries in the trust deed AND</div><div><input type="checkbox"/> Balance sheet of the trust^ OR</div></div> <div><input type="checkbox"/> Another document which verifies the asset held, in line with verification document criteria^</div> <div>*Note: Refer to Credit Guidelines Booklet for full details of verification requirements.</div>
Downsize Owner Occupied Property	<div><input type="checkbox"/> The most recent valuation held; OR</div> <div><input type="checkbox"/> Rates notice (no older than 12 months)</div>

MyLoan Elect products are funded by the Advantedge Residential Loan Program. AFSH Nominees Pty Ltd (AFSH) ACN 143 937 437 Australian Credit Licence 391192 is the program lender and Advantedge Financial Services Pty Ltd (Advantedge) ACN 130 012 930 Australian Credit Licence 391202 is the program loan servicer. The program is funded under arrangements with National Australia Bank Limited (NAB). Each of AFSH and Advantedge are members of the NAB Group. NAB does not guarantee the obligations of its subsidiaries. A156713-0720

COVID-19 BROKER QUESTIONS

Note template

Copy and paste the below into your application notes and add your relevant responses.

New Application COVID-19 Commentary

1. Impact

- Does the customer foresee any changes due to COVID-19? Add any supporting commentary relating to the customer's position in line with the response above.

2. Application Purpose

- Provide summary of the reason for customer seeking lending during this period.

3. Income

- Provide commentary regarding the customer's current income position as discussed including relevant answers from conversation guide.
- Address if the customer is aware of any foreseeable changes that will materially impact their financial situation. For example: The customer is currently working full time however has been advised they will be stood down in a fortnight for 2 weeks at a time.
- Confirm customer's income is reflective of their current employment conditions.
- Confirm if the customer is continuing to perform their employment duties and receiving their regular expected pay.
- Customers receiving income via employer JobKeeper allowance and performing minimal or no duties, cannot be used to support applications for new lending.
- If the customer is performing their normal duties but is receiving a higher salary due to JobKeeper subsidy, you will need to confirm actual income and request a letter from their employer. List these details.
- Review customer's income prior to COVID-19 to confirm.
- Confirm the customer's income is not a result of JobSeeker allowance and is not performing minimal or no employment activity.
- For self-employed customers, ensure all the questions provided in the guidance prompt are addressed.

4. Any further commentary required