

## Verification of Identity (VOI)

### Income Verification: Salaried employee/s:

#### One of the following

Latest pay slip containing at least 3 months year to date history / figures; **or**

2 of 3 most recent computer generated pay slips; **or**

Your most recent pay slip supported by 3 months bank statements showing salary credits and employer's name mirroring the provided pay slip

#### OR any two of the following

PAYG Payment Summary or Tax Assessment Notice plus complete full tax return

Letter from employer

Employment contract

One most recent computer generated pay slip

#### Other income (% of this income type used in assessment)

Work based allowances 80% - 3 months history

Overtime 80% - 3 months history

Paid parental leave 100% - no gap, employer letter to support

Child Support (registered agreement) 100% - 3 months history, maximum age of child 13 years

Family Allowance A&B 100% - maximum age child 13 years

Company vehicle \$5,000 - fully maintained & personal use, evidence required

Interest & dividends 80% - 2 years history, lower of average and actual last year

Commission 100% - 2 years history, lower of average and actual last year

Pension, permanent/irrevocable only 100% if not sole source of income, otherwise 10% : Other income sources must be sufficient to service all current and proposed debt related liabilities.

### Income Verification: Self employed - Financials up to 18 months old only

2 years financial statements; and

2 years taxation returns; and

2 years ATO Notices of assessments.

Where only 12 months trading available, then applicants prior two years in previous employment in similar occupation / field may be considered. Accountant prepared business financial projections may also be required to support.

#### Rental income - 70% of gross income only included for serviceability assessment. One of the following:

Tax return with full property income and expenses detailed

3 months property manager rental statements

Six months bank statements

Current Lease / Rental agreement

Rental assessment from Real Estate Property Manager

Rental assessment from Valuer if property not owned

Airbnb income can only be accepted and verified from historical taxation returns

### Loan Purpose Verification Documents required

#### Purchase

Full copy of signed contract of sale

Evidence of deposit paid

#### Refinance

Loans - 3 months current statements

Credit/store cards - current statement

### Green Loans

#### Provided only for the purposes as listed on our Green Personal Loans website page which may change from time to time

Quote for the purchase and/or installation from dealer; or

Copy of a supplier invoice; or

Any other document that confirms the cost of the asset and / or installation.