



ME home loan supporting document checklist.

Introduction.

At ME, we are committed to making it easy for you to deal with us. If we receive a fully completed application with the correct supporting documents, your loan will be processed more quickly.

It's important to note that this checklist is only a guide and some information may not apply to you. Brokers and ME sales staff should refer to the Credit Policy for further information regarding policy restrictions and requirements.

Under certain circumstances applications may require additional checks to be conducted. As a result of this, we may also ask you to provide us with additional documentation or further information which will assist us to complete the assessment of your application.

Confirmation of income.

<p>PAYG salary/wages Full time, permanent part time, second job, probation.</p>	<p><input type="checkbox"/> One payslip no older than 4 weeks or 6 weeks if the applicant is paid monthly containing the YTD income for 3 months ; AND</p> <p>Where 3 months YTD income is not evident via payslips further confirmation of income must be obtained via any one of the following secondary documents:</p> <p><input type="checkbox"/> Most recent notice of assessment/PAYG payment summary or income statement (tax ready status) through ATO single touch payroll, no older than 14 months; OR</p> <p><input type="checkbox"/> Most recent personal tax return, no older than 14 months; OR</p> <p><input type="checkbox"/> The final payslip from the last financial year which has a YTD figure included</p>
<p>PAYG Salary/wages Casual, allowances, overtime</p>	<p><input type="checkbox"/> Same PAYG - Full time/permanent part time (above); AND</p> <p>Any one of the following:</p> <p><input type="checkbox"/> Most recent PAYG payment summary/notice of assessment, no older than 14 months; OR</p> <p><input type="checkbox"/> Most recent personal tax return, no older than 14 months ; OR</p> <p><input type="checkbox"/> Income Statement (tax ready status) through ATO single touch payroll no older than 14 months</p>
<p>PAYG contracted employees</p>	<p><input type="checkbox"/> Same PAYG - Full time/permanent part time; AND</p> <p><input type="checkbox"/> A copy of current employment contract which includes the following;</p> <ul style="list-style-type: none"> • Commencement date; • All components of income, including remuneration amount, and; • Payment frequency and proposed hours of work
<p>Commission/bonus</p>	<p>For Commission - At the submission date, borrower has had 6 months in current job, AND A minimum of 2 years history of the customer receiving commission.</p> <p>For Bonus - Bonus can be used when it can be evidenced as having a minimum of 2 years history of the customer receiving bonus income from current employer.</p> <p><input type="checkbox"/> One payslip no older than 4 weeks (or 6 weeks if borrower is paid monthly); AND</p> <p>Any one of the following for each of the preceding 2 financial years:</p> <p><input type="checkbox"/> PAYG payment summary no older than 14 months; OR</p> <p><input type="checkbox"/> Personal tax return no older than 14 months; OR</p> <p><input type="checkbox"/> Payslips for each of the past 2 financial years showing the commission/bonus payments; OR</p> <p><input type="checkbox"/> Income Statement (tax ready status) through ATO single touch payroll no older than 14 months</p>
<p>Government income Pensions, family payment, parenting payment</p>	<p><input type="checkbox"/> A Centrelink statement or equivalent, no older than 6 weeks confirming benefit amount; OR</p> <p><input type="checkbox"/> Bank statements, most recent showing regular payments over a period of 3 months</p> <p>Policy restrictions apply to these payments. Please refer to the Credit Policy for further information.</p>
<p>Child support/maintenance</p>	<p>Payments must be payable for the next 5 years (dependants are < 13 years of age)</p> <p><input type="checkbox"/> Court order/child support agency statement or registered child support agency agreement; AND</p> <p><input type="checkbox"/> Bank statements, most recent showing regular child support payments over a period of 6 months with the last payment being within the last 4 weeks</p>

<p>Parental leave</p>	<p>Evidence must be provided confirming the return to work income and capacity for loan repayments.</p> <p>Return to work income</p> <p><input type="checkbox"/> Letter from employer (dated, signed, on employer letterhead) no older than 4 weeks and confirming the following:</p> <ul style="list-style-type: none"> • Date of return • Employment status (i.e. full time or part time and hours) • Salary upon return • Employer acknowledging the borrower's intention to return to work <p>Capacity for loan repayments</p> <p><input type="checkbox"/> Letter from employer or government setting out the details of the paid parental leave, if applicable; AND</p> <p><input type="checkbox"/> Evidence that loan repayments/all commitments can be met during partially paid or unpaid period of the parental leave</p>
<p>Investment income Shares, managed investments and other income producing assets. This may also include income from Airbnb and other short term/holiday rentals, rental on commercial property/shops, multi-unit development (three or more units) on one title, car space, student accommodation.</p>	<p><input type="checkbox"/> Two of the most recent tax returns, the most recent being no older than 18 months</p>
<p>Rental income Standard, display homes, NRAS, DHA</p>	<p>Evidence must be provided confirming the rental amount via:</p> <p><input type="checkbox"/> A current lease/tenancy agreement showing commencement date and termination date; OR Note: Lease agreements with elapsed expiry dates, no expiry dates or periodic agreements are not acceptable</p> <p><input type="checkbox"/> A rental statement issued by the managing agent or property manager no older than 90 days; OR</p> <p><input type="checkbox"/> ME's valuation report no older than 90 days; OR</p> <p><input type="checkbox"/> A rental appraisal from a registered real estate agent no older than 90 days</p> <p>For DHA only:</p> <p><input type="checkbox"/> Copy of the current lease agreement no older than 12 months old; OR</p> <p><input type="checkbox"/> A current rental statement no older than 90 days</p> <p>For display homes only:</p> <p><input type="checkbox"/> ME's valuation report no older than 90 days</p> <p>For mining postcodes:</p> <p><input type="checkbox"/> ME's valuation report no older than 90 days; OR</p> <p><input type="checkbox"/> A rental appraisal from a registered real estate agent which is no older than 90 days</p>
<p>Motor vehicle</p>	<p>Motor Vehicle Allowance</p> <p><input type="checkbox"/> One payslip no older than 4 weeks / 28 days (6 weeks / 42 days where payslips are monthly); AND</p> <p>Any one of the following:</p> <p><input type="checkbox"/> Most recent PAYG Payment Summary or income statement (tax ready status) through ATO single touch payroll/ notice of assessment, no older than 14 months;</p> <p><input type="checkbox"/> Employment contract</p> <p>Add Back (Novated Lease)</p> <p><input type="checkbox"/> A payslip no older than 4 weeks / 28 days (6 weeks / 42 days where payslips are monthly); AND</p> <p><input type="checkbox"/> Salary packaging agreement/novated lease agreement to be held to confirm that the lease is inclusive of operating costs (e.g. insurance, registration, running costs, etc.) with no restrictions on personal use</p>
<p>Self employed income /independent contractors</p>	<p>Sole proprietorship or partnership</p> <p><input type="checkbox"/> Last 2 most recent years lodged personal/business/company/trust income tax returns (the most recent being no more than 18 months old); AND</p> <p><input type="checkbox"/> Most recent notice of assessment, no older than 18 months; AND</p> <p>Company or trust</p> <p><input type="checkbox"/> As above; AND</p> <p><input type="checkbox"/> Last 2 most recent years financial statements (the most recent being no more than 18 months old);</p>

Confirmation of deposit funds.

Deposit funds	<p>A minimum deposit of 5% of the property price must be evidenced from where the base loan (before any capitalisation of LMI) is > 90% LVR.</p> <p>Bank accounts/term deposits</p> <p><input type="checkbox"/> Latest statement that clearly evidence the applicant's name</p> <p>Equity in residential property</p> <p><input type="checkbox"/> Suitable confirmatory evidence of the equity i.e. additional borrowings from existing real estate</p> <p>Shares</p> <p><input type="checkbox"/> Latest share certificate(s) or statements that clearly evidence the applicant's name</p> <p>Redrawable funds in a mortgage or line of credit</p> <p><input type="checkbox"/> Latest statement showing redraw or unconditional loan approval that clearly evidence the applicant's name</p> <p>Proceeds from sale of real estate</p> <p><input type="checkbox"/> Copy of the contract of sale; OR</p> <p><input type="checkbox"/> Bank statement/s that clearly verify the applicant's name and the deposit of the sale proceeds</p> <p>First Home Owners Grant (FHOG)</p> <p><input type="checkbox"/> Bank statement/s that clearly verify the applicant's name and the deposit of the sale proceeds</p> <p>Non-repayable Gifts</p> <p><input type="checkbox"/> Signed and dated letter from an immediate family member with the borrower's name and amount of the gift;</p> <p><input type="checkbox"/> Latest bank statement showing the gift amount received by the borrower.</p> <p>Inheritance</p> <p><input type="checkbox"/> Confirmation letter of inheritance from solicitors.</p>
Loan purpose.	
Purchase	<p>If you have already purchased/found your property please provide the following;</p> <p><input type="checkbox"/> Solicitor/conveyancer's details (name, address and phone number)</p> <p><input type="checkbox"/> Copy of full contract of sale (or equivalent) for the property</p> <p><input type="checkbox"/> Copy of vendor's statement (where applicable)</p> <p><input type="checkbox"/> Confirmation of funds to complete the purchase</p>
Purchase (off the plan)	<p>Residential dwelling</p> <p><input type="checkbox"/> The property must be near completion and access is available for valuation purposes</p> <p><input type="checkbox"/> Certificate of occupancy or equivalent is to be provided prior to settlement</p> <p><input type="checkbox"/> Confirmation of funds to complete the purchase</p> <p>Vacant land</p> <p><input type="checkbox"/> Submission of the loan application can only occur within 90 days of the verified settlement date</p> <p><input type="checkbox"/> Confirmation of funds to complete the purchase</p>
Construction	<p>Registered builder</p> <p><input type="checkbox"/> Fully executed fixed price building contract</p> <p><input type="checkbox"/> Plans and specifications (council approved prior to settlement)</p> <p><input type="checkbox"/> Evidence of funds to complete</p> <p>Please note: for additional quotes (out of contract items) to be considered, please refer to the acceptance conditions noted in the constructions loans section of the home loan policy.</p>

Refinance (including debt consolidation)

- Another financial institution discharge authority signed by borrower(s)

Bank statements

ME Bank will use Comprehensive Credit Reporting (CCR) data, where available, to assess conduct on the loan/s to be refinanced. Please only provide the below statements if the credit provider is not a participant of CCR.

If the loan is to repay:

- Another **financial institution's personal and home loan**: provide the latest loan statements that displays the account name, account number and covers a consecutive 6 month period with the last statement no older than 45 days as at the submission date OR
- An interim statement/transaction listing covering the most recent 6 months which meets the following conditions:
- Must show the loan account number
 - Must be accompanied by any bank issued loan statement (or a page thereof) showing the customer's name and loan account number
 - Last date of the transaction listing is no older than 45 days as at submission date
- Another **financial institution's credit card**: provide the last issued statement that displays the account name, account number and covers a consecutive three month period
- Please note statements are only acceptable where they include:
- Borrower's name
 - Account number
 - Individual transactions itemised
 - Running account balance (not required for credit cards or car lease /hire purchase)
 - The logo of the bank or financial institution is displayed
 - Where the applicants name or logo is not displayed on the internet statement, a separate bank issued statement must be provided to verify these details

An acceptable interim statement/transaction listing must contain the following;

- Borrower's name/s (at a minimum surname and initials) or account number
- Opening balance
- Closing balance
- Running transaction history (dates, debits and credits)

Please note: where the opening balance is not displayed, an overlapping transaction history where at least one or more transactions match those on the most recent bank issued loan statement, is acceptable

Marital separation

- A copy of a binding financial agreement signed by both parties accompanied by a statement of independent legal advice (signed by respective lawyer for each party); OR
- Court order

<p>Cash out/equity release</p>	<p><input type="checkbox"/> Written advice from the customer on the purpose of funds; OR</p> <p><input type="checkbox"/> Written advice from the broker or banker outlining the conversation with the customer;</p> <p>AND</p> <p><input type="checkbox"/> Documentation supporting the purpose must be supplied as per the table below.</p> <p>Note: Supporting documentation and purpose of funds are not required if equity release/cash out is below \$5,000. If there are two different cash out components, both under the threshold for their purpose but collectively totaling more than \$100k (e.g. \$95,000 for deposit on purchase plus \$45,000 for renovations) supporting documentation to validate the larger of these components will be required.</p> <table border="1" data-bbox="491 383 1533 1160"> <thead> <tr> <th data-bbox="491 383 724 479">Cash out purpose</th> <th data-bbox="724 383 911 479">Supporting documentation is required if:</th> <th data-bbox="911 383 1533 479">Required documentary evidence</th> </tr> </thead> <tbody> <tr> <td data-bbox="491 479 724 770">Purchase of or deposit for residential property</td> <td data-bbox="724 479 911 770">>\$100,000</td> <td data-bbox="911 479 1533 770"> <ul style="list-style-type: none"> • A copy of the contract of sale with customers' details; OR • A fully completed Licensed Real Estate Declaration Form or letter from a licensed real estate agent or buyers advocate (Note: This letter needs to state the address of the property, its estimated price range and the date of auction if relevant. Where the applicant has not decided on a specific property, the letter should contain, at a minimum, an estimated price range and area. One letter can cover multiple properties but information on each property is required) </td> </tr> <tr> <td data-bbox="491 770 724 808">Renovation</td> <td data-bbox="724 770 911 808">>\$50,000</td> <td data-bbox="911 770 1533 808"> <ul style="list-style-type: none"> • A copy of the contract of sale, quotes or invoices </td> </tr> <tr> <td data-bbox="491 808 724 904">Investments (e.g. shares or managed funds)</td> <td data-bbox="724 808 911 904">>\$100,000</td> <td data-bbox="911 808 1533 904"> <ul style="list-style-type: none"> • Confirmation from a financial planner or accountant as to the intended use of the funds </td> </tr> <tr> <td data-bbox="491 904 724 1032">Motor vehicle or asset</td> <td data-bbox="724 904 911 1032">>\$100,000</td> <td data-bbox="911 904 1533 1032"> <ul style="list-style-type: none"> • A copy of the contract, purchase order, itemised quote, itinerary or invoice; OR • A statutory declaration from the customer outlining the use of the funds. </td> </tr> <tr> <td data-bbox="491 1032 724 1160">Other or personal use (e.g. travel/holiday, wedding, furniture/appliances)</td> <td data-bbox="724 1032 911 1160">>\$50,000</td> <td data-bbox="911 1032 1533 1160"> <ul style="list-style-type: none"> • A copy of the contract, purchase order, itemised quote, itinerary or invoice; OR • A statutory declaration from the customer outlining the use of the funds. </td> </tr> </tbody> </table>	Cash out purpose	Supporting documentation is required if:	Required documentary evidence	Purchase of or deposit for residential property	>\$100,000	<ul style="list-style-type: none"> • A copy of the contract of sale with customers' details; OR • A fully completed Licensed Real Estate Declaration Form or letter from a licensed real estate agent or buyers advocate (Note: This letter needs to state the address of the property, its estimated price range and the date of auction if relevant. Where the applicant has not decided on a specific property, the letter should contain, at a minimum, an estimated price range and area. One letter can cover multiple properties but information on each property is required) 	Renovation	>\$50,000	<ul style="list-style-type: none"> • A copy of the contract of sale, quotes or invoices 	Investments (e.g. shares or managed funds)	>\$100,000	<ul style="list-style-type: none"> • Confirmation from a financial planner or accountant as to the intended use of the funds 	Motor vehicle or asset	>\$100,000	<ul style="list-style-type: none"> • A copy of the contract, purchase order, itemised quote, itinerary or invoice; OR • A statutory declaration from the customer outlining the use of the funds. 	Other or personal use (e.g. travel/holiday, wedding, furniture/appliances)	>\$50,000	<ul style="list-style-type: none"> • A copy of the contract, purchase order, itemised quote, itinerary or invoice; OR • A statutory declaration from the customer outlining the use of the funds.
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<p>Insurance</p>	<p>Customer(s) have been advised that under the ME Home Loan and Mortgage Terms and Conditions they will be required to obtain and maintain property insurance for the life of the loan.</p> <ul style="list-style-type: none"> • Homes and investment properties: Customers should ensure that they are covered for at least the full replacement and reinstatement value of their home for the usual risks and for any other reasonable risks ME may require.. • Body Corporate: If the customer's property has a body corporate, the required cover may vary depending on your loan balance. <p>ME's insurance requirements also include the following</p> <ul style="list-style-type: none"> • Insurance to be in the name of all property owners. • Insurer must be acceptable to ME. • ME Bank's interest as mortgagee is noted on the policy, and • must be held for the life of the loan and evidence of insurance must be provided when we ask for it. 																		
<p>ME broker use section only:</p>																			
<p>Customer ID verification & broker declaration form (mandatory)</p>	<p><input type="checkbox"/> Completed form is attached and signed by broker</p>																		

Broker home loan submission form (mandatory)	<input type="checkbox"/> Completed form is attached and signed (by hand or digital signature) by borrower(s) and/or guarantor(s)
Responsible Lending Summary form (mandatory)	<input type="checkbox"/> Completed form is attached and signed (by hand or digital signature) by broker
Insurance (mandatory)	<input type="checkbox"/> Advised customer(s) of their obligation to obtain and maintain property insurance in accordance with ME's insurance requirements.
Lenders Mortgage Insurance (mandatory when applicable)	<input type="checkbox"/> LMI Fact Sheet has been provided to all customers where Lenders Mortgage Insurance is applicable
Supporting documents sent to ME	<input type="checkbox"/> All supporting documents have been uploaded to Apply Online
Applicant/s name	<input type="checkbox"/> Applicant/s name must be the same in application, identification form and title
Additional application/s	<input type="checkbox"/> Include commentary for any additional applications, noting related RHL numbers
Deductions	<input type="checkbox"/> Commentary provided for ALL deductions evident on payslip/s to confirm whether deductions are voluntary or non-voluntary
ME internal use section only:	
Internal refinance	<input type="checkbox"/> ME internal refinance approval (if applicable)
Applicant/s name	<input type="checkbox"/> Applicant/s name must be the same in application, T24, PEGA, identification and title
Loan purpose	<input type="checkbox"/> Notes must be clear and concise
Additional application/s	<input type="checkbox"/> Include commentary for any additional applications, note related RHL's
Funds to complete	<input type="checkbox"/> Funds to complete table to be included in "contribution" section for all deals
NCCP	<input type="checkbox"/> Responsible lending obligations form completed and attached <input type="checkbox"/> (NB: If there is any amount of "cash out" ensure the "cash out" section is completed)
Customer ID verification	<input type="checkbox"/> Completed customer ID verification is attached
Policy exceptions	<input type="checkbox"/> All policy exceptions are clearly noted in the correct section
Undisclosed debts	<input type="checkbox"/> Review savings/refinance statements and Equifax report for any undisclosed liabilities
Insurance (mandatory)	<input type="checkbox"/> Advised borrower(s)/guarantor(s) of their obligation to obtain and maintain property insurance in accordance with ME's insurance requirements.
Lenders Mortgage Insurance (mandatory when applicable)	<input type="checkbox"/> LMI Fact Sheet has been provided to all customers where Lenders Mortgage Insurance is applicable