



ME home loan supporting document checklist.

Introduction.

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 sales staff should refer to the Home Lending 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, probation.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Most recent payslip (within 60 days of the submission date) where YTD figure includes at least two pay cycles; OR <input type="checkbox"/> Two consecutive payslips (most recent within 60 days of the submission date) where YTD figure is not included. <p>Note: If the borrower is employed by family, payslip must always be supported by the most recent personal tax return and Notice of Assessment no older than 14 months</p>
<p>PAYG salary/wages Overtime, shift or staff allowance, penalties.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Most recent payslip (within 60 days of the submission date) showing the YTD income for a minimum of three months. <p>If YTD is less than 3 months or not included, provide any one of the following secondary documents:</p> <ul style="list-style-type: none"> <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; OR <input type="checkbox"/> Most recent Personal Tax Return, no older than 14 months; OR <input type="checkbox"/> Final payslip from the last financial year which has a YTD figure included. <p>Note: If a secondary document is required use the lower of either the YTD annualised/payslip annualised (if no YTD), or the secondary document (annualised if employed for a portion of the FY).</p>
<p>PAYG salary/wages Casual.</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Most recent payslip (within 60 days of the submission date) showing YTD income for six months. <p>If YTD is less than 6 months or not included, provide any one of the following secondary documents:</p> <ul style="list-style-type: none"> <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; OR <input type="checkbox"/> Most recent Personal Tax Return, no older than 14 months; OR <input type="checkbox"/> Final payslip from the last financial year which has a YTD figure included. <p>Note: If a secondary document is required use the lower of either the YTD annualised/payslip annualised (if no YTD), or the secondary document (annualised if employed for a portion of the FY).</p>
<p>PAYG contracted employees</p>	<ul style="list-style-type: none"> <input type="checkbox"/> Most recent payslip (within 60 days of the submission date) where YTD figure includes at least two pay cycles; OR <input type="checkbox"/> Two consecutive payslips (most recent within 60 days of the submission date) where YTD figure is not included; AND <input type="checkbox"/> A copy of an executed current employment contract. <p>Note: If the borrower is employed by family, payslip must always be supported by the most recent personal tax return and Notice of Assessment no older than 14 months.</p>

Commission	<p>6-months or more YTD</p> <p><input type="checkbox"/> One payslip showing the YTD commission income no older than 28 days old (42 if paid monthly) showing the YTD income for a minimum of 6- months.</p> <p>For less than 6-months YTD</p> <p><input type="checkbox"/> Payslips showing 6-months of commission income OR</p> <p><input type="checkbox"/> A letter from the employer showing 6-months commission and one payslip showing commission.</p> <p><input type="checkbox"/> Most recent PAYG payment summary or income statement (tax ready status) through ATO single touch payroll, no older than 14 months</p>
Bonus	<p>Annual Bonus – 80% of average of last 2 years. Biannual, Quarterly or Monthly bonus – 80% summed up over a full year.</p> <p>Any one of the following:</p> <p><input type="checkbox"/> Payslips that evidence receipt of the bonus payments; OR</p> <p><input type="checkbox"/> Reward statements issued by the employer that evidence receipt of the bonus payments; OR</p> <p><input type="checkbox"/> Signed letter from the employer detailing the bonus payment amounts paid; OR</p> <p><input type="checkbox"/> Most recent PAYG Payment Summary, Income Statement (Tax ready Status) through ATO Single Touch Payroll/ Notice of Assessment or Personal Tax Return, no older than 14 months, which evidence total income above the customers calculated base salary.</p>
Government income Permanent Pensions, family payments.	<p><input type="checkbox"/> A Centrelink statement or equivalent, no older than 3 months confirming benefit amount; OR</p> <p><input type="checkbox"/> Bank statements, most recent showing regular payments over a period of 3 months Policy restrictions apply to these payments. Please refer to the Credit Policy for further information.</p>
Child support/maintenance	<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>
Parental leave	<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"> • Employer and employee name • Proposed return to work date • Employment status (i.e. full time or part time and hours) • Salary upon return (gross including superannuation and any benefits) • 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><small>If a customer is currently on parental leave (or about to start) the answer to the "Foreseeable changes in circumstances" question in the application must be "Yes" and appropriate notes must be added. Expected dependants must also be captured in the application.</small></p>
Investment income Shares, managed investments and other income producing assets.	<p><input type="checkbox"/> Two most recent tax returns, the most recent being no older than 18 months</p> <p><input type="checkbox"/> A copy of the current account statement, share certificate or CHES statement.</p>
Annuities	<p><input type="checkbox"/> Either, a fund statement received within the last 90 days; OR</p> <p><input type="checkbox"/> A letter from the fund manager showing the time remaining on the annuity</p>

<p>Rental income Tenanted properties</p>	<p>Evidence must be provided confirming the rental amount via:</p> <ul style="list-style-type: none"> <input type="checkbox"/> A current signed lease/tenancy agreement; OR <input type="checkbox"/> A rental statement issued by the managing agent or property manager no older than 90 days; OR <input type="checkbox"/> Most recent three consecutive months bank statements showing regular credits with the name of the agent evident; OR <input type="checkbox"/> A Contract of Sale showing the current tenancy details such as rent, lease terms, and tenants (N/A for high-risk postcodes) <p>For DHA only</p> <ul style="list-style-type: none"> <input type="checkbox"/> Copy of the current lease agreement no more than 12 months old; OR A current rental statement no more than 12 months old. <p>For private lease only</p> <ul style="list-style-type: none"> <input type="checkbox"/> Most recent personal tax return, no older than 18 months; OR <input type="checkbox"/> Signed lease agreement supported by the borrower's last three consecutive months' bank account statements, showing regular rental credits. If the rental deposits are not regular (same amount and frequency) the most recent tax return must be obtained; OR <input type="checkbox"/> A Contract of Sale showing the current tenancy details such as rent, lease terms, and tenants (N/A for high-risk postcodes) <p>Note: If none of the above are available, use the most recent personal tax return</p>
<p>Rental income Non-tenanted properties Airbnb, serviced apartments and holiday rentals</p>	<p>Evidence must be provided confirming the rental amount via:</p> <ul style="list-style-type: none"> <input type="checkbox"/> A proposed, signed lease/tenancy agreement; OR <input type="checkbox"/> A rental appraisal from a registered real estate agent no older than 45 days (N/A for high-risk postcodes) <input type="checkbox"/> Our valuation report no older than 90 days; <p>For Serviced apartments/holiday rentals only:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Managing Agent's statement or letter confirming rental income from the last 12 months; OR <input type="checkbox"/> A Tax return confirming rental income from the last 12 months; OR <input type="checkbox"/> Letter from managing agent outlining the expected annual rental income (for properties being purchased only) <p>Where rental income is earned through Airbnb:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Most recent lodged tax return (confirming the previous 12 months rental income); AND <input type="checkbox"/> Most recent Tax Assessment Notice; AND <input type="checkbox"/> Most recent Airbnb statement showing receipt of rental within the last 120 days.
<p>Motor vehicle</p>	<p>Motor Vehicle Allowance</p> <ul style="list-style-type: none"> <input type="checkbox"/> One payslip no older than 4 weeks / 28 days (6 weeks / 42 days where payslips are monthly); AND <p>Any one of the following:</p> <ul style="list-style-type: none"> <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; OR <input type="checkbox"/> Employment contract; OR <input type="checkbox"/> Final payslip from the last financial year which has a YTD figure included; OR
<p>Salary packaging (pre-tax and post-tax)</p>	<p>Notes must indicate if voluntary or mandatory and expenses included in financial position</p> <ul style="list-style-type: none"> <input type="checkbox"/> Most recent payslip (within 60 days of the submission date).

<p>Self employed income /independent contractors</p>	<p>Option 1 (wages only) and Option 2 (1 year's financials). All of:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Most recent personal tax return <input type="checkbox"/> Most recent personal Notice of Assessment <input type="checkbox"/> Most recent business tax return (excluding Sole Traders) <input type="checkbox"/> Most recent year accountant prepared final financial statements - 1yr only (excluding Sole Traders) <p><i>For the most recently completed financial year. The previous financial year will be acceptable until the end of April each year.</i></p> <p>Note: If 2 years financial statements are provided, option 3 below must be used.</p> <p>Option 3 (2 year's financials). All of:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Most recent two years' personal tax returns <input type="checkbox"/> Most recent two years' Notice of Assessments <input type="checkbox"/> Most recent business tax return (excluding Sole Traders) <input type="checkbox"/> One set of final business financial statements accountant prepared from the most recent financial year showing two years information. (excluding Sole Traders) <p><i>For the most recently completed financial years. The previous two financial years will be acceptable until the end of April each year. Eg. FY24 and FY23 accepted up to 30/4/2026.</i></p>
<p>Confirmation of deposit funds.</p>	
<p>Deposit funds</p>	<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> <ul style="list-style-type: none"> <input type="checkbox"/> Latest statement that clearly evidence the applicant's name <p>Equity in residential property</p> <ul style="list-style-type: none"> <input type="checkbox"/> Suitable confirmatory evidence of the equity i.e. additional borrowings from existing real estate <p>Shares</p> <ul style="list-style-type: none"> <input type="checkbox"/> Latest share certificate(s) or statements that clearly evidence the applicant's name <p>Redrawable funds in a mortgage or line of credit</p> <ul style="list-style-type: none"> <input type="checkbox"/> Latest statement showing redraw or unconditional loan approval that clearly evidence the applicant's name <p>Proceeds from sale of real estate</p> <ul style="list-style-type: none"> <input type="checkbox"/> Copy of the contract of sale; OR <input type="checkbox"/> Bank statement/s that clearly verify the applicant's name and the deposit of the sale proceeds <p>First Home Owners Grant (FHOG)</p> <ul style="list-style-type: none"> <input type="checkbox"/> Bank statement/s that clearly verify the applicant's name and the deposit of the sale proceeds <p>Non-repayable Gifts</p> <ul style="list-style-type: none"> <input type="checkbox"/> Signed and dated letter from an immediate family member with the borrower's name and amount of the gift; <input type="checkbox"/> Latest bank statement showing the gift amount received by the borrower. <p>Inheritance</p> <ul style="list-style-type: none"> <input type="checkbox"/> Confirmation letter of inheritance from solicitors.

Loan purpose.

Purchase	<p>If you have already purchased/found your property please provide the following;</p> <ul style="list-style-type: none"> <input type="checkbox"/> Solicitor/conveyancer's details (name, address and phone number) <input type="checkbox"/> Copy of full contract of sale (or equivalent) for the property <input type="checkbox"/> Copy of vendor's statement (where applicable) <input type="checkbox"/> Confirmation of funds to complete the purchase
Purchase (off the plan)	Not yet available
Refinance (including debt consolidation)	<p><input type="checkbox"/> Another financial institution discharge authority signed by borrower(s)</p> <p>Bank statements</p> <p>Comprehensive Credit Reporting (CCR) data will be used, 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.</p> <p>If the loan is to repay:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Another financial institution's personal loan, home loan, leases and/or hire purchase: 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 3 months as at the submission date OR <input type="checkbox"/> An interim statement/transaction listing covering the most recent 6 months which meets the following conditions: <ul style="list-style-type: none"> <input type="checkbox"/> Must show the loan account number <input type="checkbox"/> Must be accompanied by any bank issued loan statement (or a page thereof) showing the customer's name and loan account number <input type="checkbox"/> Last date of the transaction listing is no older than 3 months as at submission date <input type="checkbox"/> 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 <p>Please note statements are only acceptable where they include:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Borrower's name <input type="checkbox"/> Account number <input type="checkbox"/> Individual transactions itemised <input type="checkbox"/> Running account balance (not required for credit cards or car lease /hire purchase) <input type="checkbox"/> The logo of the bank or financial institution is displayed <input type="checkbox"/> 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 <p>An acceptable interim statement/transaction listing must contain the following:</p> <ul style="list-style-type: none"> <input type="checkbox"/> Borrower's name/s (at a minimum surname and initials) or account number <input type="checkbox"/> Opening balance <input type="checkbox"/> Closing balance <input type="checkbox"/> Running transaction history (dates, debits and credits) <p>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</p> <p>Marital separation</p> <ul style="list-style-type: none"> <input type="checkbox"/> 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 <input type="checkbox"/> 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; 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.</p> <ul style="list-style-type: none"> For any housing loan where LMI is required, we must always validate the whole cash out (\$5,000 or more) and cash out amount is limited to 20% of the security value. See also <i>11.1 LVR limits for equity release loans – Home Lending Policy</i>. If there are multiple cash out components, which include renovations and/or other or personal use with each under the threshold by purpose but collectively totaling more than the threshold, supporting documentation to validate Renovations and/ or Other or Personal use will be required. 												
	<table border="1"> <thead> <tr> <th data-bbox="443 521 767 712">For this cash-out purpose...</th> <th data-bbox="775 521 967 712">Cash-out amount we'll lend up to without supporting documents...</th> <th data-bbox="975 521 1525 712">If it is over this amount or LMI is required, we need...</th> </tr> </thead> <tbody> <tr> <td data-bbox="443 723 767 992">Other or personal use (e.g. travel/holiday, wedding, furniture/appliances, retention of redraw)</td> <td data-bbox="775 723 967 992">\$200,000</td> <td data-bbox="975 723 1525 992"> Either: <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; OR For redraw to be retained upon refinance: a page of bank-issued bank statement or transaction listing confirming the amount of redraw with the last transaction no more than 45 days old as at the date of submission. </td> </tr> <tr> <td data-bbox="443 1003 767 1227">Renovations <i>Cosmetic/non- structural (can include ancillary improvements e.g., landscaping, pergola, shed, or build of granny flat/ fully self-contained unit with living area of <=60sq.m).</i></td> <td data-bbox="775 1003 967 1227">\$750,000</td> <td data-bbox="975 1003 1525 1227"> <ul style="list-style-type: none"> A copy of a contract, quotes or invoices Where cash out is for build of a granny flat/ fully self-contained unit, the living area must be clearly indicated in the specification from the documentary evidence. </td> </tr> <tr> <td data-bbox="443 1238 767 1630">Residential property (or deposit) / personal investment / motor vehicle.</td> <td data-bbox="775 1238 967 1630">no limit</td> <td data-bbox="975 1238 1525 1630"> LMI only Either: <ul style="list-style-type: none"> A copy of the contract of sale, purchase order, itemised quote, or invoice, with the customer's details, OR A fully completed Licenced Real Estate Declaration Form or letter from a licensed real estate agent or Buyers Advocate. This letter must state each property address, estimated price range, and auction date if known. If the property is unknown, the letter must contain an estimated price range and area. OR Written confirmation from a financial planner or accountant as to the intended use of the funds.* </td> </tr> </tbody> </table>	For this cash-out purpose...	Cash-out amount we'll lend up to without supporting documents...	If it is over this amount or LMI is required, we need...	Other or personal use (e.g. travel/holiday, wedding, furniture/appliances, retention of redraw)	\$200,000	Either: <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; OR For redraw to be retained upon refinance: a page of bank-issued bank statement or transaction listing confirming the amount of redraw with the last transaction no more than 45 days old as at the date of submission. 	Renovations <i>Cosmetic/non- structural (can include ancillary improvements e.g., landscaping, pergola, shed, or build of granny flat/ fully self-contained unit with living area of <=60sq.m).</i>	\$750,000	<ul style="list-style-type: none"> A copy of a contract, quotes or invoices Where cash out is for build of a granny flat/ fully self-contained unit, the living area must be clearly indicated in the specification from the documentary evidence. 	Residential property (or deposit) / personal investment / motor vehicle.	no limit	LMI only Either: <ul style="list-style-type: none"> A copy of the contract of sale, purchase order, itemised quote, or invoice, with the customer's details, OR A fully completed Licenced Real Estate Declaration Form or letter from a licensed real estate agent or Buyers Advocate. This letter must state each property address, estimated price range, and auction date if known. If the property is unknown, the letter must contain an estimated price range and area. OR Written confirmation from a financial planner or accountant as to the intended use of the funds.*
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<p>Insurance</p>	<p><input type="checkbox"/> Customer(s) have been advised that under the ME Home Loan and Mortgage Terms and Conditions they will be required to provide Building Insurance Certificate of Currency and hold property insurance for the life of the loan.</p> <ul style="list-style-type: none"> Homes and investment properties: Customers should ensure that the building insurance covers the full replacement and reinstatement value. 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 noted as the interested party 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>Note: If the security is a strata titled property, confirmation of residential strata insurance/body corporate cover is not required.</p>												

Exit Strategy	<p>All documentation must clearly evidence the applicant's name</p> <p>Bank accounts / Term deposits/ Shares</p> <p><input type="checkbox"/> Latest account statement or transaction listing OR, <input type="checkbox"/> Latest Managed fund statement OR, <input type="checkbox"/> Latest share certificate(s) or CHESS statement(s) OR, <input type="checkbox"/> Latest Investment Certificate</p> <p>Superannuation Fund</p> <p><input type="checkbox"/> Most recent & lodged SMSF Tax Return, accompanied by financial statements OR, <input type="checkbox"/> Latest Superannuation Fund Statement OR, <input type="checkbox"/> Latest ATO superannuation fund details from MyGov portal.</p> <p>Property (where not part of application/security already held)</p> <p><input type="checkbox"/> Evidence of Ownership</p> <p>Any other strategy</p> <p><input type="checkbox"/> Most recent document(s) to determine if income is sufficient to continue repayments in retirement OR, <input type="checkbox"/> Most recent document(s) to determine if the loan balance can be repaid at the end of the loan term.</p>
Final checks:	
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)
Insurance (mandatory)	<input type="checkbox"/> Advised customer(s) of their obligation to provide us with a copy of their Building Insurance Certificate of Currency for the full replacement and reinstatement value for each security with us noted as the interested party.
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 submitted	<input type="checkbox"/> All supporting documents have been uploaded to Apply Online
Applicant/s name check	<input type="checkbox"/> Applicant/s name must be the same in application, identification document and title
Additional application/s	<input type="checkbox"/> Include commentary for any additional applications, noting related application numbers
Deductions	<input type="checkbox"/> Commentary provided for ALL deductions evident on payslip/s to confirm whether deductions are voluntary or non-voluntary
Funds to complete	<input type="checkbox"/> Ensure funds to complete are sufficient and include commentary for all surpluses over \$5000 either in the cash out reasons or in broker notes.
Confirmation of other debts (not being refinanced):	
Child Support	<p><input type="checkbox"/> A court order document, OR</p> <p><input type="checkbox"/> Letter from Child Support Agency</p>
	<p>In certain circumstances, additional documents may be required (refer to E.2 in the Verification & Validation procedures for appropriate documents). ie.</p> <ul style="list-style-type: none"> • Where Rental Expense is below \$300 per week, • Lease (where not shown on the payslip) and • Credit Cards with no limit.