

Broker Declaration Form

Broker Details

Broker Name		Aggregator	
Company/Trading Name		Broker Relationship Mgr	
Broker Accreditation Code		Phone: Office ()	Mobile ()
Broker Email		Alternative Email	

Broker Acknowledgement and Declaration

Select Interview Type

- ☐ I have conducted a Face-to-face interview with each borrower and guarantor (who are individuals) or appropriate representatives of the borrower and guarantor (corporate applications e.g. Companies)
- ☐ I have conducted a Non-Face-to-face / Remote interview with each borrower and guarantor (who are individuals) or appropriate representatives of the borrower and guarantor (corporate applications e.g. Companies) and completed a remote application

I CERTIFY I have:

- ☐ Completed the VOI (either ZipID) face to face as part of the interview or clients have completed the required VOI at Australia Post
- ☐ Confirmed that each borrower and guarantor speaks English sufficiently to understand the nature of the transaction that is required and that they are entering into
- ☐ Submitted the Supporting Documents required as detailed on the following checklist and that I have sighted the originals (where appropriate) of all the supporting documents being provided
- ☐ Confirmed that **ALL** Tax File Numbers have been redacted or removed from all copies of supporting documents (where applicable)
- ☐ Made reasonable inquiries and can state that the product/s meet the applicant(s) requirements and objectives as outlined in the application
- ☐ Confirmed the costs, risks and benefits for the applicants that require the refinance of a loan or consolidation of debts including the comparison of the interest rate of the current loan and the proposed new loan, and the fees payable in association with the refinance transaction
- ☐ Informed the applicants that their careful consideration of their additional/discretionary expenses is required, and they have detailed these in the application
- ☐ Identified any personal or business relationship with the applicants relating to this application which could cause a conflict of interest and provided details of the nature of the relationship

Target Market Determination (TMD)

I CERTIFY I have:

- ☐ Considered the applicable Target Market Determination (TMD) for the proposed new loan and identified that the applicant is **IN** the target market as described in the TMD
- ☐ Considered the applicable Target Market Determination (TMD) for the proposed new loan and identified that the applicant is **NOT IN** the target market as described in the TMD

Broker Name	Broker Signature	Date
		:

Supporting Document Checklist

Mandatory – All Applications

Application Electronic Signatures of applicants or brokers are not acceptable. Wet signatures are required	<input type="checkbox"/> Broker Lodgement Pack <ul style="list-style-type: none"> Completed in full with customer declaration and consent signed Privacy Statement signed by all applicants Requirement & Objectives sections completed in full New/Existing Client Form signed and dated for each applicant completed in full showing client's name, address, and contact details Upfront Valuation Request Number specified in Loan Summary (where applicable) <input type="checkbox"/> Broker Declaration <ul style="list-style-type: none"> Form is completed in full and signed by the Broker <input type="checkbox"/> Broker Submission Notes attached <ul style="list-style-type: none"> Any policy exception must be clearly noted and mitigated <input type="checkbox"/> Exit Strategy detailed (if applicable) <ul style="list-style-type: none"> Required where applicant is aged 55 or over or will be aged 75 before end of loan term Details of an acceptable exit strategy which confirms the debt can be repaid either on or after retirement without hardship <input type="checkbox"/> Quick Qualifier Servicing Calculator <ul style="list-style-type: none"> Completed in full with all ongoing liabilities, expenses, and income sources Demonstrates applicants' ability to service proposed loan structure <input type="checkbox"/> Tax File Numbers have been removed from <u>ALL</u> applicable documents <input type="checkbox"/> LMI Premium and serviceability calculator attached (if applicable) <input type="checkbox"/> Upfront Valuation Report (if applicable)
Customer Identification	<input type="checkbox"/> ZipID Report OR Australia Post National Land Titles VOI <ul style="list-style-type: none"> Completed in full, signed and dated by the person who verified the identification of the individual application. For ZipID this must be the Broker lodging the application Originals of identification documents must be sighted and captured in VOI Report Where VOI is completed at Australia Post, a copy of the transaction receipt must be provided along with a copy of the applicant's identification documents used

Mandatory – Home Guarantee Scheme Reservation Applications

Reservation Application	<input type="checkbox"/> Home Guarantee Reservation Application <ul style="list-style-type: none"> Completed in full with privacy statement and consent section signed by all applicants Broker declaration section completed in full and signed by broker Scheme eligibility checklist completed
Eligibility Confirmation Any certification of documents must be completed by an authorized person	<input type="checkbox"/> Citizenship Confirmation <ul style="list-style-type: none"> Certified copy of Australian Passport showing applicant's full name and date of birth OR Certified copy of Birth Certificate showing applicant's full name and date of birth OR Certified copy of Citizenship documentation showing applicant's full name <input type="checkbox"/> ATO Notice of Assessment <ul style="list-style-type: none"> Personal Tax Assessment notice for each applicant for the most recent financial year Must have Tax File Numbers (TFN) removed <input type="checkbox"/> Home Buyers Declaration 2022-23 <ul style="list-style-type: none"> Copy of fully completed, wet-signed, and witnessed form for all applicants
Regional First Home Buyers Guarantee (RFHBG) Additional evidence is required to establish that at least one borrower has lived in the regional area or adjacent regional area for the preceding 12mths	<input type="checkbox"/> Regional Borrower Evidence (RFHBG) <ul style="list-style-type: none"> 2 consecutive ATO Notice of Assessments covering 12 mth period prior to application OR Utility notices in the borrower's name OR Rental agreement or statements OR <p><i>One point of evidence should be provided for each end of the timeline where the applicant has lived at one address throughout the 12 month period.</i></p>

Applications – Further Documents Required

Living Expenses

☐ Bank Statement / Transaction Listing

- Most recent Bank Statement for non-Auswide main transaction account/s
- Must show 1 month's full history of all salary credits; living expenses and regular payments
- Must be dated within 30 days of the date the application was signed
- Must be in the name of the applicant(s) and ownership must match in AOL application
- Must show the account name; account number; the transactions; a running balance and the name of the financial institution

Existing Credit Facilities

Not being refinanced

Where CCR Reporting is Available

- Statements are not required where the current Lender fully participates in Comprehensive Credit Reporting (CCR)
- CCR must show acceptable 6 months repayment history with no arrears, defaults or late payments

Where CCR data is unavailable, or the liability is not evident in CCR or the repayment history is unsatisfactory then the full supporting documents are required:

☐ Credit Card / Store Card Statements

- Must be dated within 30 days of the date the application was signed
- Must show an acceptable 1 month transaction history with no arrears, defaults, or late payments
- Must be in the name of at least one of the applicant(s) and ownership must match in AOL application
- Must show the account name; account number; Limit, Outstanding Balance, transaction history

☐ Personal Loan Statements / Transaction Listing

- Must be dated within 30 days of the date the application was signed
- Must show an acceptable 1 month transaction history with no arrears, defaults or late payments
- Must be in the name of the applicant(s). Ownership, BSB and account number details must match in AOL application
- Must show the account name; account number; Outstanding Balance, transaction history and the name of the financial institution

☐ Home Loan Statements / Transaction Listing

- Must be dated within 30 days of the date the application was signed
- Must show an acceptable 1 month transaction history with no arrears, defaults, or late payments
- Must be in the name of the applicant(s) and ownership must match in AOL application
- Must show the account name; account number; Outstanding Balance, transaction history and the name of the financial institution

Income

PAYG Salary / Wages

Full time, permanent part time, second job
Must not be on probation

☐ Payslips (mandatory for Casual employment)

2 consecutive recent computer-generated payslips dated within 30 days of the date the application was signed

Must contain as a minimum

- Applicant's name; Employer's name and ABN/ACN
- YTD income reflects a minimum of 3 months history
- Breakdown of allowances paid and deductions; Gross/ Net income and tax paid
- YTD Details provided of all salary sacrifice deductions
- TFN removed/redacted (if present)

OR

☐ Bank Statements / Transaction Listing

- Must be dated within 30 days of the date the application was signed
- Must show 3 months recent consecutive salary credits
- Must be in the name of the applicant
- Must show the account name; account number; transaction history and the name of the financial institution

OR

☐ Employment Contract

- Must be signed and dated by all parties
- Must show applicant's name, employers name, annual gross / net income, details of allowances and deductions

OR

- ☐ **Letter from Employer**
 - Must be dated within 30 days of the date the application was signed
 - Must be on employer's corporate letterhead
 - Must be signed and dated by either a payroll officer, Director, Manager or Proprietor
 - Must show applicant's name, occupation or role, basis of current employment (e.g. full time, part time, casual) and length of employment
 - Must show applicant's gross salary including YTD totals
 - Must show details of any allowances, penalty rates, overtime and deductions

OR

- ☐ **PAYG Summary (mandatory for Casual Employment)**
 - Must show applicant's name, employer's name, annual gross/ net income, allowances, or deductions
 - Tax File Numbers (TFN) must be removed/redacted

Self Employed / Company / Trust

Including independent contractors

- ☐ **Personal Tax Returns**
 - Last 2 most recent financial years personal income tax returns with tax file numbers (TFN) removed/redacted. The most recent being less than 18 months old.

AND

- ☐ **Personal Tax Assessment Notices (NOA)**
 - Last 2 most recent financial years personal tax assessment notices with tax file numbers removed/redacted. The most recent being less than 18 months old.

- ☐ **Business Tax Returns – Company, Partnership, Sole Trader or Trust**
 - Last 2 most recent financial years business tax returns with tax file numbers (TFN) removed/redacted. The most recent being less than 18 months old.

AND

- ☐ **Financial Statements**
 - Most recent Business Financial Statements that show figures for 2-year financial period.
 - The most recent being less than 18 months old
 - Must include Balance Sheet and Profit and Loss Statements

AND

- ☐ **Statement of Account Tax Portals**
 - Must be dated within 30 days of the date the application was signed
 - Must show whether the tax account is in credit or debit
 - Tax file numbers (TFN) must be removed/ redacted

Investment Income

Must be evident historically and consistent.

Projected investment earnings not accepted

- ☐ **Share Certificate/Statement**
 - Must show shares are held in the name of the applicant
 - Must show details of holdings and balances
- ☐ **Investment Certificate/Statement**
 - Must show investment held in the name of the applicant
 - Must show details of investment and balances

OR

- ☐ **Personal Tax Returns**
 - Last 2 most recent financial years personal income tax returns with tax file numbers (TFN) removed/redacted. The most recent being less than 18 months old

AND

- ☐ **Personal Tax Assessment Notices (NOA)**
 - Last 2 most recent financial years personal tax assessment notices with tax file numbers (TFN) removed/redacted. The most recent being less than 18 months old

Superannuation Income

- ☐ **Superannuation Statement**
 - Most recent Superannuation statement showing amount invested
 - Must show details of pension or annuity to be received on retirement
 - Must show membership or account held in the name of the applicant

OR

- ☐ **Personal Tax Returns**
 - Last 2 most recent financial years personal income tax returns with tax file numbers (TFN) removed/redacted. The most recent being less than 18 months old

AND

- ☐ **Personal Tax Assessment Notices (NOA)**
 - Last 2 most recent financial years personal tax assessment notices with tax file numbers (TFN) removed/redacted. The most recent being less than 18 months old

Rental Income – Residential Permanent	<div> <input type="checkbox"/> Tenancy Agreement <ul style="list-style-type: none"> • A copy of a current Tenancy Agreement with existing tenants signed and dated by all parties showing property address and details of the Real Estate or Rental Agent • Must be dated within 12 months of the date the application was signed </div> <div>OR</div> <div> <input type="checkbox"/> Real Estate or Rental Agent Statement(s) <ul style="list-style-type: none"> • Most recent Real Estate or Rental Agent statement showing actual rent received by the applicant(s) under the existing tenancy agreement • Must be dated within 30 days of the date of the signed application • Must show full property address, details of the Real Estate or Rent Agent </div> <div>OR</div> <div> <input type="checkbox"/> Bank Statements /Transaction Listing <ul style="list-style-type: none"> • Must be dated within 30 days of the date of the signed application • Credit to account must show actual rent amount received and details of payer evident from the narration • Account must be in the name of the applicant • Must show account number, name, transaction history, running balance and financial institutions name </div> <div>OR</div> <div> <input type="checkbox"/> Rental Appraisal Letter from Real Estate or Rental Agent <ul style="list-style-type: none"> • Must be dated within 30 days of the date of the signed application • Must be provided on company letterhead with ABN/ACN details • Must show details of current or expected rent • Must show full address details of the property • Must show applicant's name </div> <div>OR</div> <div> <input type="checkbox"/> Valuation Report stating Market Rental Opinion <ul style="list-style-type: none"> • Must be from an Auswide Bank authorised Valuer and confirm rental income </div>
Rental Income – Residential Short term AirBnB, Holiday Let	<div> <input type="checkbox"/> Bank Statements /Transaction Listing <ul style="list-style-type: none"> • Must be dated within 30 days of the date of the signed application • Most show most recent 12 months actual rent received (credit) to account • Credit to account must show actual rent amount received and details of payer must be evident in the narration • Account must be in the name of the applicant • Must show account number, name, transaction history, running balance and financial institutions name </div> <div>OR</div> <div> <input type="checkbox"/> Personal Tax Returns <ul style="list-style-type: none"> • Last 2 most recent financial years personal income tax returns with tax file numbers (TFN) removed/redacted. The most recent being less than 18 months old • Must show details of property address and rental income earned </div>
Benefit / Centrelink Income Allowance must be available for a minimum of 5 years	<div> <input type="checkbox"/> Centrelink Statement <ul style="list-style-type: none"> • Must be dated within 30 days of the date of the signed application • Must show applicant (s) current benefit type, frequency of payment, amount being paid, details of any dependents </div> <div>OR</div> <div> <input type="checkbox"/> Bank Statements /Transaction Listing <ul style="list-style-type: none"> • Must be dated within 30 days of the date of the signed application • Most show 3 months consecutive benefits being credited to account • Details of payer must be evident in the narration • Account must be in the name of the applicant • Must show account number, name, transaction history, running balance, financial institutions name </div>
Child Support / Maintenance Must be payable for the next 5 years or more	<div> <input type="checkbox"/> Child Support Statement <ul style="list-style-type: none"> • Must be dated within 30 days of the date of the signed application and show applicant's name </div> <div>OR</div> <div> <input type="checkbox"/> Bank Statements /Transaction Listing <ul style="list-style-type: none"> • Must be dated within 30 days of the date of the signed application • Must show 6 months consecutive benefits being credited to account • Must detail payer as Child Support Agency (CSA) in narration of credit transaction • Account must be in the name of the applicant • Must show account number, name, transaction history, running balance and financial institutions name </div>

<p>All Other Income Must be received consistently from source</p>	<div> <input type="checkbox"/> Personal Tax Returns <ul style="list-style-type: none"> Last 2 most recent financial years personal income tax returns with tax file numbers (TFN) removed/redacted. The most recent being less than 18 months old. </div> <p>AND</p> <div> <input type="checkbox"/> Personal Tax Assessment Notices (NOA) <ul style="list-style-type: none"> Last 2 most recent financial years personal tax assessment notices with tax file numbers removed/redacted. The most recent being less than 18 months old. </div>
<p>Loan Purpose</p>	
<p>Purchase Property</p>	<div> <input type="checkbox"/> Contract of Sale (Offer and Acceptance for WA purchases) <ul style="list-style-type: none"> Full copy of Contract of Sales, signed and dated by all parties (including any annexures) Details of applicant name(s) must match details of purchaser(s) name specified on the Contract of Sale </div> <div> <input type="checkbox"/> Must show details of purchase price, vendor's name and settlement date </div> <div> <input type="checkbox"/> Evidence of Deposit Paid <ul style="list-style-type: none"> Receipt for payment made to the Real Estate agent, vendor, or solicitor/conveyancer Must show date paid, deposit amount, payee's name and property details </div> <p>OR</p> <div> <input type="checkbox"/> Bank Statements / Transaction Listing <ul style="list-style-type: none"> Must be dated within 30 days of the date of the signed application Account must be in the name of at least one of the applicants Must show account number, name, transaction history, running balance and financial institution name </div>
<p>Refinance Including debt consolidation</p>	<p>Where CCR Reporting is Available</p> <ul style="list-style-type: none"> Statements are not required where the current Lender fully participates in Comprehensive Credit Reporting (CCR) CCR must show acceptable 6 months repayment history with no arrears, defaults, or late payments <p>Where CCR data is unavailable, or the liability is not evident in CCR or the repayment history is unsatisfactory then the full supporting documents are required:</p>
<p>Home Loans</p>	<div> <input type="checkbox"/> Loan Statements <ul style="list-style-type: none"> Most recent statements covering a 6 month period for all loans being refinanced Must be dated within 30 days of the date of the signed application Must show acceptable repayment history, no arrears, defaults or late payments Account must be in the name of at least one of the applicants and ownership must match in AOL application Must show account number, name, transaction history, running balance and financial institution name </div> <div> <input type="checkbox"/> Rates Notice <ul style="list-style-type: none"> Most recent rates notice for property being refinanced including RP description showing no arrears of rates Must be dated within 12 months of the date of the signed application form Must show property is held in the name of at least one applicant and ownership must match in AOL application </div>
<p>Personal Loans</p>	<div> <input type="checkbox"/> Loan Statements <ul style="list-style-type: none"> Most recent statements covering a 6 month period for all loans being refinanced Must be dated within 30 days of the date of the signed application Must show acceptable repayment history, no arrears, defaults or late payments Account must be in the name of at least one of the applicants and ownership must match in AOL application Must show account number, name, transaction history, running balance and financial institution name </div>
<p>Credit Card / Store Card</p>	<div> <input type="checkbox"/> Loan Statements <ul style="list-style-type: none"> Most recent statements covering a 3 month period for all credit card/ store cards being refinanced Must be dated within 30 days of the date of the signed application Must show acceptable repayment history, no arrears, defaults, late payments or over limit Account must be in the name of at least one of the applicants and ownership must match in AOL application Must show account number, name, transaction history, running balance and financial institution name </div>

Marital Separation	<input type="checkbox"/> Separation Agreement <ul style="list-style-type: none"> • Copy of the signed and dated Separation Agreement • Must show details of any interest and funds / payments being released OR <input type="checkbox"/> Court Order <ul style="list-style-type: none"> • Copy of the signed, dated, and registered Court Order • Must show details of any interests and funds/ payments being released OR <input type="checkbox"/> Statutory Declaration <ul style="list-style-type: none"> • Copy of a signed and dated Statutory Declaration stating details of the agreement made between the parties Order
Construction	<input type="checkbox"/> Building Contract <ul style="list-style-type: none"> • Copy of a fixed price building contract signed by all parties • Must show property address and details for construction • Must show builders name, ABN/ACN details, Builders Licence number • Progress payment schedule showing standard industry benchmarks • Date to commence within 6 months of date of signing and occupancy certificate to be issued within 15 months <input type="checkbox"/> Proposed Building Plans OR Council Approved (stamped) Building Plans <ul style="list-style-type: none"> • Shows floor plan, site elevation, aerial view, and property details • Must be council approved prior to settlement <input type="checkbox"/> Building Specifications <ul style="list-style-type: none"> • Detailed Building Specifications to be provided • Must meet any covenant requirements or restrictions over the title • Must meet the standard required by QBCC or interstate equivalent
Cash Out / Equity Release	<input type="checkbox"/> Purpose of Funds <ul style="list-style-type: none"> • Detailed advice providing full disclosure of the purposes of funds • Must be acceptable to Auswide Bank • Documentary evidence to support purpose and controlled release of funds where cash out / equity release exceeds \$100,000 Examples of acceptable documents may be: <ul style="list-style-type: none"> • A contract • Quotes or invoices • Confirmation from a financial planner or accountant as to the intended use of the funds • Other suitable documentation <ul style="list-style-type: none"> • Quotes must show business name, purchases or services being obtained and the estimated (quoted amount) Funds
Funds to Complete / Borrowers Contribution	
Genuine Savings / Deposit	<input type="checkbox"/> Where base loan has an LVR of greater than 85% <ul style="list-style-type: none"> • Minimum deposit of 5% of the property price must be evidenced from genuine savings
Accumulated Savings	<input type="checkbox"/> Bank Statements /Transaction Listing <ul style="list-style-type: none"> • Must be dated within 30 days of the date of the signed application • Must show 3 months consecutive savings pattern • Account must be in the name of the applicant(s) and ownership must match in AOL application • Must show account number, name, transaction history, running balance, financial institutions name
Sale Proceeds from Shares / Managed funds To be net of any tax due	<input type="checkbox"/> Bank Statements /Transaction Listing <ul style="list-style-type: none"> • Must be dated within 30 days of the date of the signed application • Evidence funds have been held for 3 months in the account • Account must be in the name of the applicant(s) and ownership must match in AOL application • Must show account number, name, transaction history, running balance, financial institutions name
Gifted Funds Funds must be non-repayable from an immediate family member: <i>Spouse / defacto partner; parents / children; siblings; grandparents; grandchildren</i>	<input type="checkbox"/> Bank Statements /Transaction Listing <ul style="list-style-type: none"> • Must be dated within 30 days of the date of the signed application • Evidence funds have been held for 3 months in the account • Account must be in the name of the applicant(s) and ownership must match in AOL application • Must show account #, name, transaction history, running balance and financial institutions name

	<input type="checkbox"/> Statutory Declaration <ul style="list-style-type: none"> Completed in full by individual (s) gifting funds to the applicant (s) Must clearly state that funds are a gift to the applicant (s) and are non-repayable
Inheritance Funds from an immediate family member: <i>Spouse / defacto partner; parents / children; siblings; grandparents; grandchildren</i>	<input type="checkbox"/> Bank Statements /Transaction Listing <ul style="list-style-type: none"> Must be dated within 30 days of the date of the signed application Evidence funds have been held for 3 months in the account Account must be in the name of at least one of the applicants and ownership must match in AOL application OR Solicitors Trust Account Must show account #, name, transaction history, running balance, financial institutions name
Term Investments	<input type="checkbox"/> Term Deposit Statements <ul style="list-style-type: none"> Must be dated within 12 months of the date of the signed application Evidence funds have been held for minimum 3 months consecutive savings pattern Account must be in the name of at least one of the applicants and ownership must match in AOL application Must show account number, name, transaction history, running balance, financial institutions name
After Tax Bonuses Provided by employer Bonus amount is excluded from income for servicing purposes	<input type="checkbox"/> Bank Statements /Transaction Listing <ul style="list-style-type: none"> Must be dated within 30 days of the date of the signed application and evidence funds have been held for 3 months in the account Account must be in the name of the applicant(s) and ownership must match in AOL application Must show account number, name, transaction history, repayment amount, running balance, financial institutions name
Loan Advance Funds Funds must be able to be drawn	<input type="checkbox"/> Home Loan Statements /Transaction Listing <ul style="list-style-type: none"> Must be dated within 30 days of the date of the signed application and evidence funds have been held for 3 months in the account Account must be in the name of the applicant(s) and ownership must match in AOL application Must show account number, name, transaction history, repayment amount, running balance, redrawable advance funds and financial institutions name
Accessible Superannuation Contributions	<input type="checkbox"/> Investment (Superannuation) Statement <ul style="list-style-type: none"> Must be dated within 30 days of the date of the signed application Superannuation Fund/Account must be in the name of the applicant(s) and ownership must match in AOL application Must show funds are or will be non-preserved Must show account number, member name, accessible funds, financial institution name of superannuation provider
Proceeds from Sale of Real Estate Property was held in the name of at least one of the applicants	<input type="checkbox"/> Contract of Sale <ul style="list-style-type: none"> Signed and dated by all parties Must show purchaser's name, property address, purchase price, settlement date and show applicant(s) as Vendor <p>AND</p> <input type="checkbox"/> Home Loan Statement / Transaction Listing <ul style="list-style-type: none"> Must be dated within 30 days of the date of the signed application Account must be in the name of at least one of the applicants and ownership must match in AOL application Must show account number, name, transaction history, repayment amount, running balance and financial institution name OR <input type="checkbox"/> Bank Statements /Transaction Listing <ul style="list-style-type: none"> Must be dated within 30 days of the date of the signed application Clearly identifies the deposit transaction of the sale proceeds Account must be in the name of at least one of the applicants and ownership must match in AOL application Must show account number, name, transaction history, running balance, financial institutions name
First Home Owner Grant (FHOG) Where the Grant funds form part of the funds to complete	<input type="checkbox"/> FHOG application <ul style="list-style-type: none"> Must be completed in full, signed and dated by applicant (s) Original document must be provided