

Ensure the below documentation and information concerning the applicant(s) are included with your client's home loan application. You must sight all original documents (whether in paper or electronic form) before submitting them to MOVE Bank.

All tax file numbers and credit card numbers must be deleted / redacted from all documents prior to submission to MOVE Bank. Unredacted documents will be returned to Broker.

LOAN APPLICATION & CONSENTS

- Completed and signed Home Loan Application form
- Signed Credit Information Consent form
- Signed Consent to Complete Online ID form
- Completed and signed Home Loan Application checklist and declaration (by the Broker)
- A digital audit trail page is required if documents are digitally signed

SERVICING

- Servicing Calculator – MOVE Bank Loan Worksheet

IDENTIFICATION

- Broker certified copies of ID (AML Check requires two of these ID's: Passport, Driver Licence or Medicare Card)

PAYG INCOME

- Minimum last two (2) computer generated payslips

SELF EMPLOYED INCOME

- Last two (2) years personal and company taxation returns and financials
- Last two (2) years ATO Notices of Assessment

RENTAL INCOME

- Recent rental income statement issued by the managing real estate agent

OTHER INCOME

- Current Centrelink family benefit entitlement statement
- Current child support statement

STATEMENTS - REVIEW OF LIVING EXPENSES

- Copy current 90 days statements for transaction account (where income is deposited and for day-to-day use for household living expenses)

PURCHASE

- Full copy of Contract of Sale

REFINANCE (if existing liability is not captured in comprehensive credit report)

- Copy current six (6) months loan statements for loans being refinanced
- Copy current three (3) months account statements for credit card debt being refinanced

CONFIRMATION OF EQUITY

- Evidence confirming deposit or savings contribution for funds to complete (if a purchase)

LOANS WITH LVR >90%

- Evidence of genuine savings
- Confirmation of base loan amount is required (include base loan and LMI premium in broker notes)

DUTY OF DISCLOSURE

Information that must be disclosed to MOVE Bank includes, but is not limited to:

- Poor conduct on borrowers' loans
- Borrower's application previously referred to or declined by another lender
- Outstanding statutory obligations (e.g. Unpaid council rates or body corporate levies, taxes)
- Adverse credit report or credit history of borrower or any business of which the borrower is a related party
- Liabilities not disclosed by the borrower in the application
- If the borrower is not a citizen or permanent resident of Australia
- Advantageous purchases
- Borrower is employed by family members
- Any other non-compliance with the terms of this policy

Disclose information here – If no disclosure is required, please indicate NOT APPLICABLE

Any personal or employment relationship between any parties to the transaction, including but not limited to Borrower / Broker / Introducer / Vendor / Legal Representatives / Vendors Agents / Valuer must also be disclosed to MOVE Bank.

Was a meeting held with the applicant(s) face to face? Yes No*

*Where a face-to-face meeting or sighting of original documents did not occur, please disclose which documents were not sighted and how the documents were received.

Disclose information here – If no disclosure is required, please indicate NOT APPLICABLE

BROKER DECLARATION

- I confirm all applicable supporting documentation listed on the Home Loan Application Checklist has been obtained and enclosed/attached.
- I confirm that I have permanently deleted all tax file numbers and credit card numbers from all records prior to application lodgement.
- I have disclosed to MOVE Bank every matter that I know, or could reasonably be expected to know, relevant to MOVE Bank's decision whether to accept the application for consumer credit.
- I verify that I have provided details of any personal or employment relationship between any parties to this transaction.
- I have made reasonable inquiries and can state that the product meets the borrower's requirements and objectives and is not unsuitable.
- I am aware MOVE Bank will provide the applicants with an IDVerse link to self-verify their identity prior to settlement.

Broker Name

Broker ID Code

Broker Signature

Date