

Loan Application Checklist



Getting ready to apply for a loan? Here's what we'll need to see:

Information and Background

We are required to collect and verify your ID documents, and utilise bank statements to support your application.

- Identification ▶ This may include: Drivers licence, passport, birth certificate, Medicare card
- Bank Statements ▶ Three months of your most recent complete bank statements

Income

Please provide supporting evidence to confirm your income and employment status.

- Wage Earner ▶ Three most recent consecutive payslips, and most recent tax return or MyGov statement
- Self Employed ▶ Three years of most recent financial statements and tax returns; business and personal
- Other Income ▶ Supporting documents for all other income sources; Centrelink, Child Support, Rent, etc.

Expenses

We will require evidence of all regular commitments, and the application includes a breakdown of your general living expenses.

- Existing Loans ▶ Three months of most recent statements or equivalent;
» Required for all current commitments; loans, credit cards & 'buy now, pay later' purchases
- Other liabilities ▶ Supporting documents for other ongoing liabilities such as Rent, Child Support, etc.
- Living Expenses ▶ Please consider your living expenses including groceries, vehicle maintenance and utilities

Other

- Refinancing ▶ Six months of current statements and the most recent rates notice for the property.
- Superannuation ▶ Evidence of current superannuation balances, account names and name of super fund.
- _____ ▶ _____
- _____ ▶ _____
- _____ ▶ _____
- _____ ▶ _____
- _____ ▶ _____

This information will be used to make an assessment of loan affordability and eligibility. Depending on your situation, there may be more information needed; however this will be discussed during your loan appointment with a lender.

Your gmcu team is here to help you through the process.


Appointment Date: _____

 gmcu.com.au

Appointment Time: _____

 _____

gmcu Lender: _____

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