

VIBE NDIS Lending Loan Submission Checklist

SceneFin*

Please complete and supply this checklist with the loan submission

Borrower's Name: _____

Broker Name: _____

Email Address: _____

Loan Purpose: _____

Pre-Approval (tick if applicable): *A fee of \$450 applies for all NDIS pre-approvals. Please note this fee will be refunded to the client once settlement has been completed. Use client or application name as payment reference.

Application Form - Use Scene LoanApp for all submissions

- Completed Application Form via LoanApp **Required with all submissions**
- Completed Servicing Calculator **Required with all submissions**
- Signed & completed Scene Privacy Act Annexure (manual form separate from LoanApp) **Required with all submissions**

Identification - Use Biometric VOI option in Scene LoanApp - If manually completed MUST BE CERTIFIED

- Drivers Licence & Passport (preferred options) **Certified COLOUR copies** with correct KYC / VOI form
- Drivers Licence, Birth Cert & Medicare Card (alternate options) **Certified COLOUR copies** with correct KYC / VOI form
- Medicare Card **Certified COLOUR copies** with correct KYC / VOI form
- Marriage Certificate **Certified COLOUR copies** with correct KYC / VOI form
- Change of Name Certificate **Certified COLOUR copies** with correct KYC / VOI form
- Citizenship Certificate **Certified COLOUR copies** with correct KYC / VOI form

Employment

PAYG Borrower - items marked with * are mandatory

- *2 (prefer 3) most recent consecutive payslips and latest financial years Income Statement* **(PAYG Summary)**
- *3 or preferred 5 months most recent OFFICIAL bank statements showing all transactions incl salary deposits* Please note: Providing 5 months statements this will mitigate requirement to conduct employment verification with the client(s) employer and may save significant time in approval process.
- An Employment Contract or Letter or Letter of Offer (if within probation period)
- Full Tax Returns and ATO Notices **TFN's to be removed**
- Other (please specify) _____

Self-Employed Borrower - items marked with * are mandatory

- 2 Years Individual Tax Returns and 2 Years ATO Notice of Assessment * **TFN's to be removed**
- 2 Years Company / Trust Tax Returns and 2 Years Financial Statements * **TFN's to be removed**
- If previous financial years returns are not completed then copies of full years BAS and 3 months business trading statements may be considered * **TFN's to be removed**

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Other Acceptable Income Types (if applicable)

- | | |
|--|--|
| <input type="checkbox"/> Rent Appraisal letter (if applicable) | <input type="checkbox"/> Child Support Agency letter |
| <input type="checkbox"/> Rent Tax Invoices (if applicable) | <input type="checkbox"/> Family Assistance Letter |
| <input type="checkbox"/> Superannuation Statement | |
| <input type="checkbox"/> Centrelink Letter - Family Tax A and B accepted if child is less than 12 years of age | |
| <input type="checkbox"/> Current Lease / Rental Agreement AND 3 months rental statements | |
- Bank Statements to show all transactions and income received - most recent 3 months

Loan Purpose

Refinances - (if debt consolidation statements for all debts will be required - max 4 debts acceptable)

- | |
|--|
| <input type="checkbox"/> 6 month Home Loan statements - most recent |
| <input type="checkbox"/> Current Council Rates Notice (no arrears showing) |
| <input type="checkbox"/> Discharge Authority Form |

†D'YUgY bctH as part of assessment the funder may request copies of other home loan statements if other loans are held by the Borrowers.

Purchases of Established Dwelling

- | | |
|--|--|
| <input type="checkbox"/> Signed Contract of Sale | <input type="checkbox"/> Evidence of Funds to Complete |
| <input type="checkbox"/> Copy of current Lease(s) if available | |

Construction Loans

- | | |
|--|--|
| <input type="checkbox"/> Copy of Draft SDA Head Lease | <input type="checkbox"/> Copy of Building & Planning Permits |
| <input type="checkbox"/> Copy of Fixed Price Building Contract | <input type="checkbox"/> Copy of GST Declaration |
| <input type="checkbox"/> Copy of Plans & Specifications | |

Mandatory Documents (if applicable) **REQUIRED FOR ALL LOANS**

- | | |
|---|--------------------------------------|
| <input type="checkbox"/> Current months credit card(s) / other home loan statement(s) | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current months personal loan(s) statements | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current months car loan(s) / hire purchase statements | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current months store card(s) statements | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current months ZIP & OR AfterPay statements | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current HECS debt or ATO debt statements | REQUIRED FOR ALL APPLICATIONS |
| <input type="checkbox"/> Current Council Rates Notice(s) all existing securities | REQUIRED FOR ALL APPLICATIONS |