

# Zoom Edge | 1 Year Financials Lending Loan Submission Checklist

SceneFin\*

Available for Self Employed Borrowers with ABN active greater than 4 years and have a credit score greater than 700.

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 - Manual lodgement all submissions

- Completed Application Form **Required with all submissions**
- Completed Servicing Calculator **Required with all submissions**

## Identification - Wet Signed 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

**Self-Employed Borrower - ABN active minimum 4 years AND credit score must be >700 to qualify for this product**

- 1 Years Individual Tax Returns and 1 Years ATO Notice of Assessment \* **TFN's to be removed**
- 1 Year Company / Trust Tax Returns and 1 Years Financial Statements \* **TFN's to be removed**

**PAYG Borrower - items marked with \* are mandatory & not primary Borrower to qualify**

- \*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) \_\_\_\_\_

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Please complete and supply this checklist with the loan submission

## 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                       |  |
| <input type="checkbox"/> 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)

- 6 month Home Loan statements - most recent
- Current Council Rates Notice (no arrears showing)
- Discharge Authority Form

**†D`YUgY bchY 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"/> Contract of Sale                                    | <input type="checkbox"/> Bank Statements to show funds available (all trans) |
| <input type="checkbox"/> Bank Statements to show Savings history (all trans) | <input type="checkbox"/> Draft TRANSFER                                      |

### Other Documents (Note: reasonable inquiries may require confirmation of debts being requested)

- Current months credit card(s) / other home loan statement(s)
- Current months personal loan(s) statements
- Current months car loan(s) / hire purchase statements
- Current months store card(s) statements
- Current months ZIP & OR AfterPay statements
- Current HECS debt or ATO debt statements
- Current Council Rates Notice(s) all existing securities