

Non-Resident Program Checklist

CREDIT PACKAGE

<input type="checkbox"/>	Application form with income stated in Australian currency	
<input type="checkbox"/>	PFG Privacy Act Consent form	
<input type="checkbox"/>	Loan Purpose Checklist*	
<input type="checkbox"/>	100 Point Identification form and copies of supporting documents	
<input type="checkbox"/>	Australian Non-Residency Checklist and Declaration	
<input type="checkbox"/>	Evidence of FIRB Compliance	

Refinances only

- Loan Statements on all debts being refinanced (evidence of satisfactory loan conduct over past six months for refinance. Statements must be certified as copies of original documents sighted by the Mortgage Manager)
- Copy of Council Rates Notice **or** Certificate of Title (title particulars need to be provided)
- Discharge authority

Purchases only

- Evidence of equity (bank statements etc confirming evidence if satisfactory savings record over the past six months and balance of funds to complete the transaction. Statements must be certified as copies of original documents sighted by the Mortgage Manager)
- Copy of executed Contract of Sale (executed by all parties)

Income documentation

Documentation Required

Salaried Employees

- Two of the three most recent computer generated pay slips

Also include at least one of the following:

- A letter from the borrower's employer
- Current Employment Contract signed by employee and employer