

## INVESTOR CHECKLIST

# Refinancing your home or investment loan

What to have ready before talking to a new lender. Reduces back-and-forth and gives a faster, cleaner approval.

### Income evidence

- Last two years of tax returns and notices of assessment**  
Personal returns and any company / trust returns where you derive income.
- Last three months of pay slips (PAYG income)**  
Or last two years of business financials if self-employed.

### Account and loan documents

- Last three months of bank statements**  
All transaction accounts, savings accounts and credit card statements.
- Current loan statements**  
Most recent statement showing balance, rate, repayment and remaining term.
- Existing rental income evidence**  
Current rental statement or signed lease for any properties you own and rent out.

### Position and verification

- Property valuation expectation**  
Rough current market value. The lender will order their own valuation.
- Updated household expense estimate**  
Realistic monthly figure. Lenders apply HEM benchmarks, but verified expenses help.
- Existing debts (cards, personal loans, BNPL)**  
All credit card limits (assessed on limit, not balance), personal loans, car loans, BNPL.
- Identification**  
Driver's licence and Medicare card or passport. Required for VOI.
- Reason for refinancing**  
Lower rate, equity release, debt consolidation, or change of structure. Affects lender choice.