

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.