

Application checklist

Customer name:

For **all** applications, please provide a clear diary note, along with the supporting information to be supplied in a **single** email application.

This helps ensure we can efficiently assess an application and minimise the amount of additional information requests and re-works.

Please ensure you've provided:

- ☐ Diary Note – must be clear and include goals/objectives, suitability of Avanti, what Avanti products and loan terms have been selected, affordability (with breakdown of income and expenses used), borrowing structure, and a clear exit for the age/stage of the borrower(s) or bridging/short term loan requests.
- ☐ Signed and dated authority and declaration
- ☐ Applicants fully completed and signed statement of position
- ☐ Signed privacy document to allow credit and other checks to be completed
- ☐ Photo identification (clear and current, with signature)
- ☐ Current income verification, which could include:
 - ☐ Last three pay slips (PAYE applicants)
 - ☐ Financial accounts – including most recent financial year (self-employed applicants)
 - ☐ IR summaries – including current financial year (overtime/bonus/commission income)
 - ☐ Employment contract (contractors or recent change in employment)
 - ☐ GST returns, plus audit trail including the most recent financial year
 - ☐ Accountant's verification letter (Avanti version)
- ☐ Current three months' transactional statements business and personal (for all main transactional accounts) – used to demonstrate servicing
- ☐ Current three months' transactional statements for mortgage or debts being refinanced or consolidated

Additional information that may be required:

	Yes	N/A
Sale and Purchase Agreement signed and dated	<input type="checkbox"/>	<input type="checkbox"/>
Registered valuation	<input type="checkbox"/>	<input type="checkbox"/>
Building inspection report	<input type="checkbox"/>	<input type="checkbox"/>
Full copy of a Trust Deed if a Trust is involved	<input type="checkbox"/>	<input type="checkbox"/>
Rental agreements/appraisal	<input type="checkbox"/>	<input type="checkbox"/>
Any other supporting documents	<input type="checkbox"/>	<input type="checkbox"/>

Notes